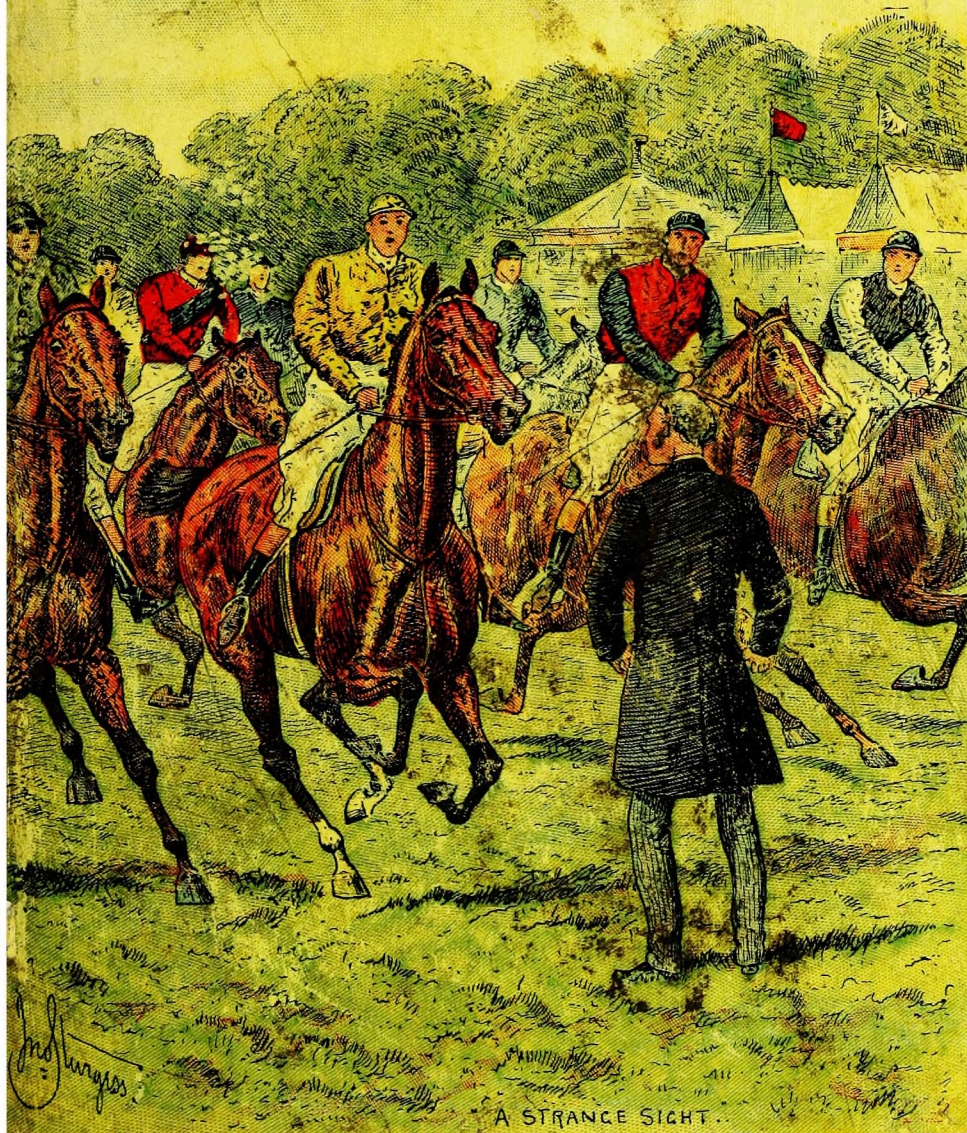


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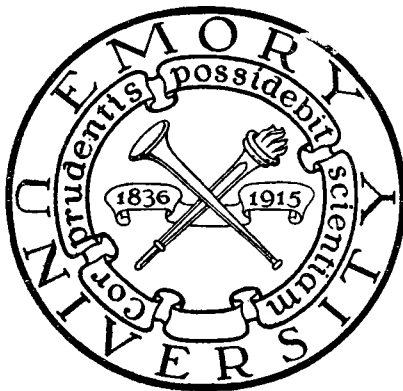
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GOLDEN RUIN

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BY

NAT GOULD

AUTHOR OF 'THE DOUBLE EVENT,' ETC.

LONDON

GEORGE ROUTLEDGE AND SONS, LIMITED

BROADWAY HOUSE, LUDGATE HILL

CONTENTS.

CHAPTER	PAGE
I. A BID FOR FORTUNE	7
II. THE RUSH FOR THE SPOIL	17
III. THE BIRCHOLTS	26
IV. THE MILLIONAIRE	36
V. IN THE STRONG-ROOM	45
VI. BIDS FOR BURDEN	54
VII. THE <i>YUMNA</i> ARRIVES	63
VIII. MEMORIES OF THE PAST	73
IX. THE YEWS, RICHMOND	83
X. A MOMENTOUS DECISION	92
XI. POOR MAUD	102
XII. SELF-REPROACH	111
XIII. BURDEN RECEIVES A VISITOR	121
XIV. DISCUSSING JOHN BIRCHOLT	130
XV. DANGEROUS SYMPATHY	140
XVI. BURDEN ALARMED	150

CHAPTER	PAGE
XVII. GOING DOWN FOR ASCOT . . .	159
XXIII. LEARNING THE TRUTH . . .	169
XIX. AN ENCOUNTER . . .	179
XX. WHERE 'HONEST JOHN' WENT . . .	188
XXI. AND WHAT HAPPENED . . .	198
XXII. ANOTHER ENCOUNTER . . .	206
XXIII. THE CARAVAN . . .	215
XXIV. ON THE HEATH . . .	225
XXV. STAR AND GARTER . . .	235
XXVI. A STRANGE SIGHT . . .	244
XXVII. 'HONEST JOHN' DEPARTS . . .	254
XXVIII. A GOLDEN PILE . . .	264
XXIX. THE SECRET OF THE STRONG-ROOM . . .	273
XXX. A NEW LIFE . . .	282

GOLDEN RUIN



CHAPTER I.

A BID FOR FORTUNE.

IT was the luncheon-hour, and Edward Burden hurried out of the Chartered Bank of Queensland, Queen Street, Brisbane, giving a glance at his watch as he did so.

‘An hour in which to think it over,’ he said to himself, and walked quickly up the street.

The day was exceptionally hot, even for Brisbane. The sun blazed in the clear blue sky, shedding scorching rays on the sweltering city. The pavements were hot, the white stone buildings were hot, and there was nothing cool to the touch. The air felt like the heat from a burning fiery furnace, and some ‘new chums,’ off a recently arrived B.I.S.N. Co.’s steamer, gasped for breath as they

mopped their red mosquito-bitten faces with hot handkerchiefs. They envied Edward Burden as he walked briskly past them in his white suit and helmet, looking as cool as it was possible for any man to look on such a day.

Edward Burden went into the dining-room at the Australian hotel, and, selecting a seat at the far end of the room, sat down and mechanically ordered something to eat. The waiter brought a dish, the contents steaming hot, and with an impatient gesture Edward Burden pushed it away and said :

‘Bring me something cold, with a salad. It’s hot enough without that steaming mess in front of me.’

‘You gave the order, sir,’ replied the waiter, as he took the dish away.

Several diners in the room knew Edward Burden, but as he did not notice them they left him alone.

Edward Burden occupied a responsible position in the bank, and had been there many years. Private matters of great importance passed through his hands, and he often obtained information which he made use of to his own advantage. He meant to be a rich man some day. He loved money, not alone for what it could purchase for him, but for the satisfaction of handling it.

As he dived his hands into masses of sovereigns

in the bank, and let them glide through his fingers and chink on the golden bed below, his eyes glistened, and the sound was the sweetest of music in his ears. He was not a miser. Had he possessed thousands of pounds, he would have spent his money freely, but would have looked for an adequate return. The more gold he saw and felt, the more determined he became to possess piles upon piles of sovereigns.

Bank-notes had not the same fascination for him, and he had a kind of contempt for silver. It was the bright flash of the sovereigns he loved to see, and to hear their ring made him grasping and determined.

He had been a good servant to the bank, and the manager and directors knew it, and trusted him. Outside the manager himself, Edward Burden knew more of the bank business than any man connected with it.

This blazing hot summer morning he had made a discovery that made his pulses tingle, and raised hopes he determined to realize. He was thinking the matter out as he sat at the dinner-table with his food untouched before him. There was a considerable amount of risk in what he contemplated doing, but if he proved successful, fortune, glittering fortune, lay before him. He had money, but not sufficient for the bold stroke he contemplated, and

he thought of those golden hoards at the bank in which he could dip his hands without much fear of detection—at least, for several weeks, during which time the money would be returned, and no one be the wiser.

The more he contemplated his scheme, the more he regarded it as safe in every sense of the word ; the private information he had gained that morning proved it. Risk ! there was no risk. If he had ten thousand pounds he could turn it into a hundred thousand in a fortnight, and what could he not do with a hundred thousand at his back ? He would have to obtain assistance in carrying out his scheme, and this was the one stumbling-block in his way. Who could he trust with the secret ?

For some time Edward Burden racked his brains to find the man he wanted. He knew heaps of men in Brisbane, members of the Stock Exchange, racing-men, merchants, shippers, and shopkeepers, but he did not know a man he could call a friend amongst them. He was about to give it up in despair when a young man, about five-and-twenty years of age, entered the room, and, noticing Edward Burden seated at a table alone, came over to him.

When Edward Burden saw him he started, and muttered :

‘The very man. What a remarkable coincidence !’

‘Sitting in solitude,’ said Bertie Wollaston, the newcomer. ‘Too hot for company, I suppose? or are you meditating some desperate plunge? Do you know, old chap, I’ve been thinking of you as I came down in the boat from Rockhampton. You call it hot here; by Jove! you ought to go up to that hole for a week, and when you returned you would wear a top-coat.’

‘What made you think about me?’ asked Burden.

‘Only a tip I got up there. I know a good many men at Rockhampton, amongst them the manager of the Mount Morgan mine. He didn’t give me the tip, so don’t glare at me like a wild-cat. Managers do not give much away. I went up to Mount Morgan, and I heard on good authority——’

‘Hush!’ said Burden. ‘We can’t talk here. I know what you are going to say—I know a good deal more than you can possibly know, and I want you to help me.’

Bertie Wollaston looked at his friend in amazement, and said :

‘You appear to know everything. Never saw such a man! But how can a humble individual such as myself help you?’

‘Come home with me to-night, and I will tell you,’ said Burden.

All right,’ replied Bertie Wollaston; ‘I’ll meet you

at the bank at four. You might cash me this cheque, and bring the money along with you.'

Edward Burden looked at the cheque. It was drawn for one hundred pounds.

'How's your balance?' he asked carelessly.

'Large,' replied Bertie. 'I sold Youba Station the other day, and got a stiff price for it.'

'Sold Youba!' said Burden. 'It must have brought thirty thousand?'

'More,' said Bertie, 'and it is all in the bank.'

'Lucky fellow!' said Burden. 'You shall have the money to-night.'

That cheque of Bertie Wollaston's burnt a hole in Edward Burden's pocket. Bertie was a careless fellow, with plenty of money, and no one to spend it upon but himself. He had not written the cheque in—merely placed the figures on it and signed it. When Burden arrived at the bank and went to his room, he pulled out the cheque and looked at it. How easily it could be made into ten thousand, and there would be no question about it! After hesitating for a few moments, Edward Burden altered the cheque to ten thousand pounds, and went with it, when the ink had dried, into the manager's room.

'I have just met Bertie Wollaston in town,' said Burden; 'he has sold Youba Station, and has come down from Rockhampton. He gave me this to

cash for him, and as it is such a large amount, I thought I would bring it in to you.' He handed the cheque to the manager, who said :

'He's a careless fellow. He has not written the amount in. Why did he hand it to you?'

'I met him at dinner. He mentioned something about Mount Morgan——'

'The deuce he did!' said the manager, surprised in spite of himself. 'You know what is up in that direction—eh?'

'No,' said Burden ; 'nothing has passed through my hands here.'

The manager thought for a few moments, and then said :

'Cash it him. I think I know what he wants all that money for ; and if it is as I surmise, he is a much cuter fellow than I gave him credit for. Take him the money yourself.'

'He is to meet me when I leave the bank,' said Burden.

'Then I shall not see him,' said the manager. 'I have to leave early.'

Edward Burden, when he reached his room again, locked the door, and then gave way to his feelings of joy. He danced round the room in a manner most unbecoming for such a staid individual, and flourished the cheque over his head.

‘This is splendid!’ he said. ‘What a stroke of luck! Bertie Wollaston can buy the Mount Morgan shares for me with his own money, which I can replace. No one will know I have those shares, and Wollaston will never find out I used his money to buy them with—I will take good care of that. They will boom fast enough, and the rush will be tremendous. I shall be able to sell them at ten pounds in a month, or less, and clear ninety thousand. Fortune is in my grasp at last. There is nothing dishonest in what I am doing, and no risk. I’ll take good care that cheque never reaches Bertie Wollaston’s hands again, and I’ll find a way to alter the bank-book for him. There’s only one difficulty—he may want to buy for himself instead of for me; but I think I can put him off.’

Edward Burden drew a hundred pounds from his own account, and ten thousand in notes from Bertie Wollaston’s account. When he met Bertie he handed him the hundred pounds.

That evening Edward Burden explained to Bertie Wollaston what he wished him to do.

‘Ten thousand shares,’ said Bertie—‘that’s a lot to risk, Ted; and, excuse me for saying so, I didn’t think you had the ready money. I’m glad you have. But let me tell you what I heard at Rockhampton about Mount Morgan.’

He proceeded to explain that he had been advised not to touch Mount Morgans when they were first placed on the market, but to await developments.

‘They have been bluffing him,’ said Edward Burden to himself. ‘So much the better for me.’

‘I’ll take the risk,’ said Burden. ‘Will you buy the shares for me? I ask you as a friend. It would never do for me to appear in the transaction.’

‘I’ll buy them for you,’ said Bertie; ‘but do not forget my warning.’

Edward Burden then explained how the shares were to be obtained before the mine was actually placed upon the market.

‘You will not want all the money,’ he said, ‘and if you will accept a present from me, I shall feel more satisfied.’

‘I’ll take a remembrance of some kind,’ was the reply, ‘but no money. I have more cash than I shall ever spend, and I hope you will make a rise out of these shares, but I doubt it.’

Bertie Wollaston went to work as directed by his friend. The shares were duly bought, and Edward Burden anxiously awaited the result. Now that he realized what he had done he was fearful lest any discovery should be made before the shares were sold and the money refunded. Discovery meant ruin. If

the shares sold quickly and rose rapidly, then all would be well.

When the prospectus of the Mount Morgan mine came out, the shares were all applied for over and over again. Edward Burden was in a fever of excitement. The price of the shares went up by leaps and bounds, and a gold-fever swept over the city. Even in his most sanguine moments Edward Burden never dreamed the shares would rise so rapidly. From five pounds they went to ten, and then rose to fifteen pounds. When they reached this figure, Edward Burden thought: 'It is time to sell.'

He went to Bertie Wollaston and asked him to sell the shares. It was an easy matter to dispose of Mount Morgans in those days, and the shares were quickly taken over by various brokers, who found no difficulty in reselling at a good profit, even on the fifteen pounds paid Bertie Wollaston for them.

Edward Burden was a rich man, and he meant to be richer. He would not rest contented until he became a millionaire.

CHAPTER II.

THE RUSH FOR THE SPOIL.

BRISBANE seethed with excitement during that desperate time when speculation in Mount Morgan shares rose to fever height. Men went almost wild over the prospect of realizing a fortune in a week. It was a case of first come, first served, and the bolder speculators, such as Edward Burden, realized the bulk of the spoil. At that time there were men who made fifty thousand pounds in a week, and at the end of a year were 'stone-broke.'

Edward Burden had settled that 'little affair at the bank,' as he called it in his own mind. He had given the manager to understand that he had paid ten thousand pounds in again to Bertie Wollaston's credit, and had requested the bank-book and cheques, when the balance was made up, to be handed to him, to pass over to Wollaston. There was nothing unusual about this, as it happened, for Bertie Wollaston, when up-country, always wrote to Edward Burden to transact his business for him.

'You don't mind me asking Burden to do what I require in such matters?' he had said to the manager, who replied :

‘It is irregular, Mr. Wollaston, but as Burden is the man, I have no objection, if it will assist you in any way.’

‘It will be of great assistance to me,’ replied Bertie, ‘for Burden will transact a good deal of business for me outside the bank.’

Consequently the bank-book and cheques were passed over to Edward Burden without comment. The ten thousand still stood in the books as paid out and paid in, but Edward Burden knew it was a thousand to one against Bertie Wollaston ever hearing of the transaction. A bank-manager is not in the habit of commenting on what a customer draws out or deposits, and the manager of the Chartered Bank of Queensland was reticent upon all such matters. Meeting Bertie Wollaston by chance, he congratulated him upon his luck in buying Mount Morgans and selling them at an enormous profit.

Bertie Wollaston laughed as he replied : ‘I got the tip from a very good source, and was one of the first in the field.’

‘No doubt about that,’ said the manager, who thought to himself, ‘I fancied we were the only people in the swim, but one never can tell in cases of this kind. Wonder where he has put all the money. It is not in our bank yet.’

Edward Burden having made such a haul, Bertie

Wollaston thought he would dabble in the shares at their present high price. He bought recklessly, against Burden's advice.

'If you meant buying Mount Morgans, why the deuce didn't you buy them when I did?' asked Burden.

'Because I had no faith in them then, but I have now. I am told they'll go up to over twenty pounds. You ought to have held on.'

'They will do nothing of the sort,' said Burden; 'and sell what you have now, and quickly.'

But Bertie Wollaston held on, as many a man of sounder business capacity did, and when the shares came down with a rattle he looked very glum.

'I always was a fool,' said Bertie. 'I came into my money too early in life.'

'How much have you dropped?' asked Burden.

'All the money I got for the station, and more,' he replied despondently.

'And what have you left?'

'Another station, and I shall have to sell it.'

But Bertie Wollaston could not sell his station. After the Mount Morgan boom there came a reaction, and Queensland slipped downhill rapidly. Floods came and destroyed vast quantities of property. Bush fires and droughts followed, and Bertie Wollaston found himself well-nigh ruined.

Long before this he had bid good-bye to Edward Burden, who had sailed for London with his wealth, having resigned his position in the bank as soon as he could conveniently do so.

When Edward Burden handed in his resignation the manager was greatly surprised.

‘Why are you leaving us?’ he asked.

‘I stood in with Wollaston when he bought Mount Morgans,’ was the reply.

The manager looked at him keenly. ‘But Wollaston has lost all the money he made, and a lot more,’ he said.

‘He sold when I did,’ said Burden, ‘then he bought again at a high price, and came to grief. He is not the only one who has done so.’

‘No, he is not,’ said the manager; ‘but as you are his friend, he ought to have done better.’

‘There was no advising him,’ said Burden. ‘I tried my best to do so, but without avail. He will get over it. He has a lot of station property left.’

When Edward Burden left him the manager thought :

‘It strikes me he borrowed that ten thousand from Wollaston, who bought the shares for him with it. He must have seen the information we received. Well, he’s a clever fellow, but after what has passed between us to-day I am not sorry he has left the

bank. I trusted him too much, and it is lucky for me he never went wrong. What an awful young fool Wollaston must be, and I congratulated him on being cute !'

It was the same old tale : the man who made money regarded as clever, the man who lost money put down as a fool.

Five years after Edward Burden left Brisbane, Bertie Wollaston found himself almost ruined. He had at last managed to sell his station at a heavy loss, and when he paid his debts he had only a few thousands left.

'I'm not much of a hand at making a recovery,' he said to himself. 'I'll follow Burden to London. He'll give me a lift, for old times' sake. He always was a good sort. What a rum go it was, me buying all those shares for him and then losing a pot of money in Mount Morgans afterwards. D—n that mountain of gold !'

Bertie Wollaston was a light-hearted man, and the loss of his money did not trouble him overmuch. Had Edward Burden experienced such a reverse, it would probably have driven him mad. During the five years Edward Burden had been away Bertie Wollaston had frequently heard from him, but his later letters had been somewhat short and abrupt in tone. Bertie Wollaston gathered from sundry cable-

grams and paragraphs in the Brisbane papers that Edward Burden was rapidly becoming a very rich man indeed, and a magnate of the Stock Exchange. His name figured as a director and promoter of some great companies. One cablegram stated that the name of Edward Burden would soon have to be added to the list of millionaires.

A stray copy of the *World* fell into Bertie's hands, and he saw an account of Edward Burden's career in it. The article concluded as follows :

‘ He is a fascinating man to converse with, but, strange to say, he is not popular. He is respected and looked up to, and his opinion is eagerly sought, but he is by no means sociable, or given over to the attractions of clubdom. He candidly confesses that he regards ordinary men as bores, and unsuccessful men as wanting in intelligence. He means to get into Parliament, and he will do so, although he regards the masses as the legitimate servants of the classes—including rich men in the latter category. The mere personal force of the man will carry him into the House. We seldom enjoyed a talk with a man more, and we have seldom come away from an interview less satisfied. He requested us to be candid in writing about him, and he is not the man to be offended at a fair expression of opinion.’

‘ By Jove !’ said Bertie when he read this, ‘ it hits

him off to a T. He was always a friend of mine, but I could never make head or tail of him. I often wonder where he got that ten thousand from to buy those shares. He must have speculated on the sly and made the money. His letters are a bit snubby nowadays, but he's probably up to his eyes in work. Anyhow, I'll chance a voyage over to the old country before my money runs out.'

Bertie Wollaston knew the manager of the British India Company in Brisbane, and booked a saloon passage by the *Jumna* on reasonable terms.

'By the way, have you seen this?' he said to Bertie, when he handed him the ticket. 'It is a London paper—one by the mail this afternoon. Edward Burden appears to have a good many irons in the fire. He has taken to racing now—I suppose by way of recreation.'

It was the *Sportsman* he handed Bertie, who read a paragraph to the effect that Mr. Edward Burden, the wealthy Queensland stockbroker, would prove a welcome addition to the turf, and that he had already invested over twenty thousand pounds in horseflesh.

'I ought to be sure of a job now,' said Bertie, smiling. 'I know a good deal about horses—a lot more than he does, I expect.'

'Yes ; you have won a fair share of races at Rockhampton and the Towers,' said the manager. 'I

never thought Burden would take to racing. What a lucky beggar he was to make that rise over Mount Morgans !

Bertie Wollaston had an even temper, but the mere mention of Mount Morgan tried it sorely.

‘ I wish I had never heard of Mount Morgan,’ he said savagely. ‘ I wish someone would blow it up, and make it into a beastly golden ruin.’

The manager laughed as he replied :

‘ Much good that would do you ; and think how many shareholders would be interested in the explosion.’

Bertie Wollaston had not many friends to bid good-bye to before he sailed. There is generally a woman in the case where a man is concerned, more especially a good-looking man like Bertie Wollaston. When Maud Bircholt heard from Bertie Wollaston that he was about to leave Brisbane, there was a scene.

‘ I shall never see you again,’ she said. ‘ You will never come back to me. Mind this, Bertie : if you do not turn up again in twelve months’ time, I shall follow you. I mean it, and you know what it is when I mean a thing.’

‘ Now, look here, Maud ; just be reasonable,’ said Bertie. ‘ I have not enough to marry upon now, and it would not be fair to you to marry and leave you behind in any case.’

‘I should think not indeed,’ she said.

‘My best chance is to go to London with what money I have left, and see what Ted Burden can turn it into. He knows all the ropes, and he will help me. He might make my few hundreds into a good many thousands,’ said Bertie.

‘I don’t like Mr. Burden,’ she said. ‘I have no faith in him. Father was in the bank with him for many years, and he never liked him.’

‘All the same, he was a very good friend to me,’ said Bertie.

‘Nothing of the kind,’ said Maud. ‘Had he been a true friend, he would never have allowed you to lose your money over those nasty shares.’

‘It was not his fault,’ said Bertie. ‘I was an ass not to follow the lead he gave me ; but I thought I knew more than he did.’

‘Take my advice, and do not put too much faith in him,’ she said.

‘I do wish I could take you with me,’ said Bertie. ‘What a nice trip it would be for you !’

‘You know very well I cannot go. How can I leave father now mother is gone ? He has no one but me to welcome him when he comes home.’

‘It is always your father,’ said Bertie testily. ‘I have waited four years for you, and we are no nearer matrimony than we were when we became engaged.’

'You forget, Bertie, that you have not been in a position to marry since we became acquainted. I have made no complaint, and I am contented to wait. If we never marry, I shall always love you. I only trust you may be as true to me as I will be to you,' she said.

Bertie Wollaston vowed he would never forget all he owed to Maud Bircholt. She had kept him straight, and made a home for him in her father's house. He would return and take her back with him to England, or, if luck favoured him, remain in Brisbane if she wished.

Maud Bircholt listened to all he had to say, and seemed happy and contented; but when she fell asleep that night her eyelashes were wet with tears and her slumbers were restless.

CHAPTER III.

THE BIRCHOLTS.

JOHN BIRCHOLT had been employed in the Chartered Bank of Queensland ever since leaving school. He was not a brilliant man by any means, but steady and trustworthy, and had worked himself into a prominent position by sheer industry. He was

methodical in everything, slow but sure, and seldom made mistakes. Edward Burden came into the bank many years after John Bircholt, but he made rapid strides, and his promotion was wonderfully quick. He soon passed 'honest John,' as he was called, and Bircholt bore him no ill-will.

'He's a much cleverer man than I am,' thought Bircholt, 'and he deserves to succeed.'

Edward Burden lodged with the Bircholts until Mrs. Bircholt died. He naturally saw much of Maud, and as he watched her grow and develop, he thought what a pretty, amiable girl she was, and what a good wife she would make. He paid her a good deal of attention, and Maud was commencing to be very fond of him, when his ardour suddenly cooled.

When Edward Burden made up his mind to become a rich and powerful man, at any cost, he smothered what love he had for Maud Bircholt before it had time to grow and take hold of him. Ambition led him on, and he thought if he became a rich man he could do better than marry John Bircholt's daughter. When Mrs. Bircholt died he left the house, and Maud saw very little of him. At first she regretted his absence, and thought he had not treated her fairly, but in time she got over this; and when Bertie Wollaston appeared upon the scene she quickly forgot that she had ever cared for

Edward Burden. Her father was secretly glad that Burden had given up all thought of Maud. Do what he would, he did not like the man, although he admired his pluck and energy. He did not think Burden was a man to make a woman happy. John Bircholt had loved his wife dearly, and it was a sad blow to him when she died. He knew what love in married life meant, and, judging by his own standard, he thought Edward Burden incapable of reaching his ideal. Burden was selfish and unscrupulous—at least, such was ‘honest John’s’ opinion.

Bertie Wollaston was a man of a different stamp. He was reckless and extravagant, but good-natured and affable. It was Edward Burden who first introduced Bertie Wollaston to the Bircholts.

‘Want quiet rooms in Brisbane, do you?’ said Burden. ‘Then you cannot do better than Bircholt’s, if the old man will have you.’

John Bircholt at first demurred to the proposal, but the work of the house was too much for Maud, so he at last decided to have a housekeeper to assist her, and allowed Bertie Wollaston to take the rooms in order to keep down expenses.

John Bircholt, although slow, was a keen observer, and saw a good deal more of what went on behind the scenes in the bank than his superiors thought. He knew Edward Burden made use of private infor-

mation that he ought not to have done, but it was no business of his to interfere.

When the Mount Morgan boom was on John Bircholt received a sudden and startling enlightenment as to the extent Edward Burden was prepared to go in pushing his fortune. It was John Bircholt who handed the money to Edward Burden in payment of Wollaston's cheque for ten thousand pounds, and it was Bircholt to whom Burden paid the amount on again receiving the bank-book, after it had been balanced, and the cheques, from him.

Edward Burden had transacted this business through John Bircholt, because he thought 'honest John' was the last man in the world to suspect anything. Clever as he was, Burden made a mistake in this. When John Bircholt heard how Edward Burden made 'his rise,' he pondered over it. He wondered where Burden had found the money to speculate with. A chance word or two dropped by Bertie Wollaston made him think, and finally Bertie told him the story of how he had bought the shares for his friend.

John Bircholt examined Bertie Wollaston's book when it came to the bank to be made up again, and found the ten thousand drawn out had been carefully altered to a hundred, and the ten thousand paid in had been obliterated. The erasures were wonderfully

well done, quite sufficient to deceive a careless man like Wollaston. Another point in Burden's favour was that the bank-book was almost filled and would not be subject to much scrutiny.

John Bircholt saw at once where the money had come from to help Burden along the highroad to fortune. He had altered Wollaston's cheque for a hundred to ten thousand, and had repaid the money after his successful speculation. Bircholt recollected the cheque well. The amount was not written in, and he had commented upon it at the time, but as it was endorsed by the manager, he had paid out the money and made no comment. Of course, Edward Burden had destroyed the cheque, there could be no doubt about that, but the entries stood in the books of the bank for ten thousand pounds, drawn out and paid in again. John Bircholt wondered what he ought to do. Had Edward Burden remained at the bank he would have spoken to him about it and declared his intention of reporting the matter, but when Burden resigned, John Bircholt knew he would never be in a position to injure the bank. The money had been repaid to Bertie Wollaston, so he had not suffered, and John Bircholt kept his knowledge to himself.

The discovery he had made opened his eyes to the full extent of Burden's audacity, and he gave a sigh

of relief when he sailed for London. He was thankful his daughter had escaped from marriage with such a man as Edward Burden.

When Bertie Wollaston had resided with the Bircholts for some time, 'honest John' was amazed at the entire confidence Bertie placed in Edward Burden. He commenced to realize to the full extent what a mean, dishonourable action Edward Burden had been guilty of. Edward Burden had deliberately robbed his friend of ten thousand pounds in order to enrich himself. True, the money was repaid; but supposing the Mount Morgan speculation had gone wrong—what then? Bertie Wollaston would have lost his money.

To 'honest John' this deliberate, cold-blooded betrayal of a friend was a heinous crime. He put aside all question of the money being repaid, because that had to be done—it was part of Burden's scheme.

By using his friend's money, Edward Burden became a rich man, while Bertie Wollaston lost heavily. Not a penny did Burden share of his ill-gotten gains with the man who was legitimately entitled to them. Nay, more, Edward Burden's success had tempted his friend, and he had followed the example set him, and lost heavily. And Edward Burden had sailed away without a pang of remorse, and left Bertie Wollaston to face his misfortunes as best he could.

John Bircholt writhed as he thought over these things. He felt inclined to cry aloud from the housetops the villainy of Edward Burden, to proclaim him a false friend—nay, more, a forger.

When Bertie Wollaston spoke highly of Edward Burden, 'honest John's' hands clenched, and it would have relieved him to bring down his fist with a bang on to the table, in the hope of smashing an imaginary Edward Burden's head.

The climax was reached when Bertie Wollaston proclaimed his intention of going to England to see his friend, Edward Burden, and to request the successful speculator to turn his few hundreds into a good many thousands.

'Honest John' was in a fix—on the horns of a dilemma—tossed about in a sea of doubts and fears.

Which way did his duty lie? Ought he to warn Bertie Wollaston against this man whom he called his friend? If he told the true story, would Wollaston believe him? and if he did believe him, would he not revile him for not having delivered his warning before? Better to let sleeping dogs lie, and give Bertie a mild hint that Edward Burden was not to be relied upon.

The hint was duly given, and Bertie Wollaston laughed it to scorn, and 'honest John' admired him

for doing so. A shower of righteous wrath fell upon John Bircholt's head, and it seemed to relieve him.

Bertie Wollaston wound up, for him, an eloquent speech by saying :

‘I won't hear a word against him. He's done me many a good turn, and because he has been successful, and I have not, that is no reason you should round on him. I love Maud dearly, and you are her father ; but if you try and prejudice me against Ted Burden again, I believe I shall swear at you, which would not be becoming from a prospective son-in-law.’

‘Honest John’ beamed with satisfaction at all this.

‘What a good fellow he is!’ thought John ; ‘and what a blackguard Burden is to have wronged such a man ! I am glad I did not tell him the truth. I believe he would have kicked me ;’ and John Bircholt chuckled, as though kicking was a matter for congratulation.

John Bircholt was not a pious man ; he had even been known to swear on exceptional occasions. He seldom went to church, but he had a childlike faith and trust in Providence, and he once expressed the opinion that ‘reading the Old Testament is much more exciting than studying the rise and fall of the Roman Empire.’ General Booth would not have

considered him 'saved,' and a 'special mission' preacher, had he secured him as a convert to his method of reaching heaven, would have proclaimed him 'a brand snatched from the burning.'

Notwithstanding all absence of outward piety, 'honest John' was a noble-minded man.

He thought Bertie Wollaston the best fellow he had ever met, and he classed Edward Burden as a despicable scoundrel. He hoped for the best from Wollaston's trip to England; but he would have dearly loved to have gone with him, just to keep an eye on him. He thought Maud lucky to win such a man's affections, and he told her so.

And Maud Bircholt felt there was truth in her father's words. She knew Bertie Wollaston possessed many manly qualities; but she was woman enough to know that fair faces attract men, and that absence does not always make the heart grow fonder.

London was a long way from Brisbane, and Maud had read of the attractions of that vast city. She was determined to trust her lover, not because she had to do so, but because she had a firm belief in him.

Bertie laughed to scorn the idea that he could ever look with favourable eyes on any other woman.

'There is no one like you in the world, Maud,' he said.

‘In Brisbane, you mean,’ she answered. ‘Wait until you reach London, and see the English beauties.’

‘They will only make me long for you,’ he replied.

Bertie Wollaston had not many preparations to make before his departure in the *Jumna*. He anticipated the long sea-voyage with pleasure, and at the end of it he would meet Ted Burden again—the man upon whom he relied to make a fortune for him and for Maud Bircholt.

John Bircholt’s words of warning about Edward Burden had no effect upon Wollaston’s sanguine nature. He thought nothing of his friend making a fortune out of Mount Morgans, and of losing one himself. That was the fortune of war, pure luck in speculation—nothing more. He had no doubt whatever that Burden would help him in London. Had the positions been reversed, he knew he would have done all in his power to assist Burden; and this being so, he placed faith in his friend. Faith in a friend such as Wollaston had in Burden takes much shattering; but, once lost, it is never regained.

Whether Bertie Wollaston’s faith in Edward Burden turned out to be misplaced remains to be seen.

CHAPTER IV.

THE MILLIONAIRE.

EDWARD BURDEN had realized one of his ambitions—he was a millionaire, and on the way to be the possessor of many millions.

Landing in London with over a hundred thousand pounds to his credit, and excellent credentials from the Chartered Bank officials, the Premier of the colony, and sundry other Queensland magnates, no wonder he quickly succeeded.

It was marvellous how men worked for Edward Burden's advancement. The Agent-General for Queensland helped him along socially. Through his influence Edward Burden was presented to the Prince of Wales, and he soon won his way into society of a certain kind. The manager and directors of the Chartered Bank in London gave him every assistance, and he became a member of the Stock Exchange, soon making his way there, and becoming a prominent man.

Whatever Edward Burden touched seemed to turn into gold. The man's success was extraordinary, his audacity and boldness well-nigh unheard-of. He was a desperate plunger, so men said, and shook their heads. He was bound to come a cropper; no

man could last at that pace without making a mistake, and so on.

With his hundred thousand pounds to his credit, Edward Burden risked thousands and won thousands. Money seemed to turn over and over in his hands, doubling and trebling in the process without any trouble.

In one day Edward Burden doubled his capital, and made his mark as the boldest speculator on 'Change. It was not merely luck that favoured him : he was shrewd and long-headed, utterly unscrupulous where gold was concerned, and had a wonderful knowledge of men.

Edward Burden did not set up a large establishment in London. He was a member of several clubs, and club-life was what he most liked. He heard many things at the various clubs with which he was connected that were useful to him. He met men of high social standing who were only too glad to accept a tip from the successful financier. He was courted and flattered, and he despised the men who toadied to him. He knew scores of men, and received invitations to at homes, dinners, and receptions, and declined the bulk of them.

In the midst of all the whirl and excitement of a London season, Edward Burden was a lonely man. At the Stock Exchange, where his words were re-

garded as 'words of wisdom,' and his actions noted with the keenest scrutiny, where men looked up to him as a gold-maker, and worshipped him accordingly, he was a lonely man. Edward Burden was not popular, and he did not make friends. Not one man he had met since he first came to London would have given him a helping hand had he suddenly fallen from his high estate, and he knew it. But he cared nothing for this. In making his millions he intended to play a lone hand, to crush men who attempted to thwart his schemes, to ruin men and trample on them if by so doing he augmented his wealth.

The only man he had ever felt he could call a friend, and whom he knew to be a true friend to him, was Bertie Wollaston, and him he had deceived and swept out of his way.

Strange to say, this hard-hearted gold-worshipper had still a weak spot in his heart for Bertie Wollaston. It was Wollaston's money laid the foundation of his ever-increasing wealth. The mean, contemptible action he had been guilty of in securing that money did not trouble him at all. It was necessary he should have money, and why not Bertie Wollaston's, as well as any other man's? He had not the least intention of helping Bertie Wollaston, and he was not particularly interested in his fortunes, but he liked the man, nevertheless.

When Wollaston wrote to him he answered his letters in a cheery strain. He admired Wollaston because he never grumbled at his bad luck, and never upbraided him for being successful. After reading a particularly friendly letter from Bertie, he said to himself:

‘I wish it had been some other man’s money. Wollaston is such a real good fellow. But I had to do it, and he did not suffer any loss through me. He will never know anything about it, and I do not suppose he would care much if he did.’

It was thus he argued to himself, but he knew in his heart of hearts that, had Bertie Wollaston known what he had done, he would never grasp his hand in friendship again. This thought rankled in his mind. He could not bear to be despised by any man. He held his head high, and walked proudly, looking his fellow-men in the face and fearing none. He knew Bertie Wollaston would despise him if ever he learned the truth.

That thought, ‘I wish it had been some other man’s money,’ constantly rang in his ears. He brooded over this matter more than was good for him. It was his constant companion, and seldom left him. Bertie Wollaston’s ten thousand pounds was the one flaw in the mountain of gold Burden was piling up, and sometimes he shuddered to think that

flaw might cause a golden ruin. He did not fear that such would be the case, but he knew if anything happened to cause him to lose the money he had made, he would put it down to that first false step, the deceiving of his friend.

He had not much time to brood over this matter, and it was well for him. Rich men have become insane, and committed suicide, because a dread of poverty has been upon them. Millionaires have had their lives cut short, and their sudden ends can be traced to the possession of gold. Immense wealth causes immense responsibilities and much hard work, a heavy mental strain, and a constant watchfulness, bringing decay of the mental faculties.

Edward Burden was already commencing to feel this strain. He toiled early and late to increase his wealth, and the more money he had to handle, the harder he worked to turn it over to advantage. He astonished men by the magnitude of his transactions. One speculation of his caused quite a sensation. It was rumoured a well-known business-man was about to retire, and to turn his enormous establishment into a company.

Edward Burden went to him and offered to purchase the concern for a lump sum down, float it himself, and give the seller as many shares as he cared to take in lieu of payment. The man was

staggered at this offer, but when he thought it over, he came to the conclusion he would accept it. It would save him a lot of trouble, the money would be put down in full, and he could retain what interest he wished in the concern.

The transaction was completed, and Edward Burden floated the concern. Its success was electrical, and he cleared a quarter of a million over the deal.

Nothing seemed too big for him, and so far his name had never been connected with a failure. He played with hundreds of thousands of pounds, and thought nothing of it.

He had one strange pleasure, the attraction of which proved irresistible, and showed the true nature of the man. He had a huge strong-room built at his offices, and no one entered it but himself. It was a wonderful room, a cavern of Monte Cristo, made of a solid substance, fireproof, and thief-resisting. No one had ever entered this room but himself, and no one had ever seen the key, or even found the lock. The entrance to this strong-room could hardly be discovered, for the door was made to resemble the solid mass, and fitted close as wax. The room was made after his own design, and he was proud of it.

Edward Burden never opened the door of the strong-room without first locking the door of his

private office, so that no one could enter unexpectedly and discover the secret of the lock.

Upon entering the strong-room he tried the door of his own room, cautiously looking round after he had done so, half expecting to see someone concealed. Feeling gently over the face of the strong-room, measuring the distance from side to side with practised eyes, he pressed a small round flat space almost in the centre, and then gently pushed back a slide, disclosing a small keyhole into which he fitted a peculiarly-shaped key. This he pressed in and then turned to the left, when it stopped with a faint click. He then slid what looked like a portion of solid iron back, leaving an opening large enough to admit him. Inside all was in darkness, excepting for a faint glitter here and there where the light from his room fell on a shining object.

Entering this dark hole, he carefully pushed the door back, but did not quite close it. He struck a match, and lighted a lamp standing on a large table with strong carved legs, and covered on the top with green leather. The lamp shone brilliantly, and illuminated the whole of the strong-room. Round the room were scores of drawers, fitting into the outer walls, and each with a lock and brass handle. All these handles shone brightly, and were evidently well polished by Edward Burden himself.

His eyes glistened with feverish excitement as he sat down in the only chair in the room, and placed his arms upon the table. He seemed possessed of some feeling thrilling his whole being. His hands clutched nervously and his mouth twitched, and gradually his excitement increased, as though he anticipated something wonderful was about to happen. If he had the power to gratify his curiosity, why did he not do so at once, instead of prolonging the agony?

He loved to sit and wait and stifle his feelings until they became well-nigh uncontrollable. It was part of a pleasure that gave him exquisite pain.

At last he looked round the room with a sigh of satisfaction. He knew what those boxes with their shining, glittering knobs contained. He opened one, and as he pulled it out, the soft steady light from the lamp fell upon a glittering mass of sovereigns fresh from the Mint. He stood looking at them, and after a few moments passed his hand gently over them.

He opened drawer after drawer, and the same glittering gold was found in each, filling them to the brim. One key opened all the drawers, but each drawer required a different turn, some one, some two, some three turns, and so on; and they did not follow in rotation, but Edward Burden knew how many turns each lock required, and never made a mistake.

The mechanism of these locks was very ingenious. For instance, box number 5 on the right : it took seven turns of the key to open this, but it would not open at the seventh turn until one turn back again was given. Had eight turns been given instead of seven, the key then required to be turned fourteen in all, and back seven again. Anyone trying to open the lock, and not knowing the secret, could have turned the key round either way hundreds of times without opening the drawer.

These drawers, when made, Edward Burden had put into their places himself, so that the locksmith who made the locks would have a hard task to find out which lock required the proper number of turns.

It was marvellous for Edward Burden to remember each particular lock, and the number of turns required to open it ; but he had thoroughly mastered the puzzle, and it came to him naturally.

Thousands upon thousands of sovereigns were lying in these drawers. Not a bank-note was to be found in the strong-room, the only paper being deeds, scrip, bonds, and sundry documents relating to Edward Burden's huge speculations. In the midst of this golden wealth stood Edward Burden the millionaire, the sole owner of all this gold glittering in the drawers around him.

CHAPTER V.

IN THE STRONG-ROOM.

THERE was a deathlike stillness in the strong-room as Edward Burden looked round upon the gold he had collected there. After contemplating it, motionless, for some time, he walked to the door again and shut it tight. The atmosphere was stifling, but he did not appear to feel it so. He took off his coat and rolled up his shirt-sleeves. His next move was to pull out one of the drawers to its full extent and take double-handfuls of sovereigns and place them on the table. It was a tedious process, but he revelled in it, and the longer it took him the better he liked it. He worked hard and fast, and the glittering pile upon the green-topped table grew higher and higher.

As he piled the sovereigns up, they spread out and sloped off towards the edge of the table, which was raised to prevent them rolling off, and in an incredibly short space of time the whole of the surface was covered. The lamp, which was screwed into the table, rose in the midst of this mass of gold, and shone down upon it with reflected splendour.

When the last box was emptied Edward Burden stood and looked at the pile with a mad gleam of exultation in his eyes. Stepping forward, and leaning

over the table until his face almost touched the lamp, he buried his bare arms deep into the shining mass. How cool it felt, and how the sovereigns disturbed rolled about, and then settled down again, until only specks of white flesh on his arms could be seen peeping out from the gold.

He withdrew his arms, and then, taking up as many sovereigns as he could hold in both hands, he poured them out on to the heap again. He had done this hundreds of times in the Chartered Bank in Brisbane, but they were not his own. Here it was vastly different. These thousands of sovereigns belonged to him; they were his to do as he wished with. Had he been so minded, he could have flung them away as fast as he could handle them.

Edward Burden played with his gold for a long time. It was a dangerous game to play at, did he but know it. When he dazzled his eyes with this shining mass he little thought he was clouding his mind and brain. Great beads of perspiration stood upon his forehead, and he wiped them hastily away.

But his task was not yet over. He had to replace all these sovereigns in their resting-places, and he commenced to shovel them into a bag which, when full, he emptied into the drawers. When one drawer was full he smoothed the gold down level, and then commenced to fill another. By the time he had

cleared the table of the last sovereign he felt tired, and well he might, for he had accomplished no easy task in that stuffy room.

After carefully locking every drawer, he put on his coat, turned the lamp out, and stepped out of this chamber of gold into his own office. He closed and made fast the door of the strong-room, and then, with uneven steps, crossed the room to a cabinet, from which he took a brandy-bottle and helped himself to a stiff dose. The mellow liquid, softened with age, soothed him and put new life into his veins. He was not a heavy drinker, and he never took brandy except upon these occasions when he came out of the strong-room.

This passion for the handling of gold and gloating over it was known to no one. On ordinary occasions Edward Burden had a supreme contempt for money, and there was very little pretence about this contempt. Paper money had no fascination for him. He handled thousands of pounds in bank-notes with indifference, but a mass of sovereigns, representing half the value of the notes, would make his pulses tingle and his heart beat fast. The golden metal exercised a strange charm over him, and he would not have had it otherwise.

Edward Burden going about cool and collected on 'Change was quite a different man from Edward

Burden alone in his strong-room, and it was only the cool and collected Edward Burden the public knew. How much money he had in his strong-room Edward Burden did not know, but it was an enormous sum, and he kept adding to it. He was not a miser, for he spent money freely, and denied himself but little. When he wanted a thing he generally bought it, no matter what the cost.

He had always been fond of racing as a spectator when in Queensland, and had been a regular attendant at Eagle Farm course. He was induced to buy his first racehorse at Newmarket in this wise. A wealthy man, who had often attempted unsuccessfully to thwart Edward Burden's schemes, made no secret that he intended to purchase a well-known racer, called Solomon, at the dispersal of a stud.

Edward Burden heard of this, and the day before the sale went down to Newmarket for the first time in his life.

When Solomon was led into the ring, he waited quietly until the bids came slowly, and when the hammer was about to fall at a bid of five thousand pounds he raised the price another five hundred. This bid caused quite a sensation. Edward Burden was about the last man in the world the many men around the sale-ring who knew him would have expected to bid for a racehorse. Mr. Somerville

Tattersall, of course, knew him well—he knows every one worth knowing round his sale-ring—and said :

‘ Your bid, Mr. Burden, five thousand five hundred guineas. Thank you.’

There was a slight cheer when Edward Burden’s name was mentioned, and the man who had expressed his intention of buying Solomon looked glum.

The battle for Solomon soon ceased, and he became the property of Edward Burden for six thousand guineas.

When a man in Edward Burden’s position commences buying racehorses it naturally attracts attention. It was a mere chance made him buy Solomon. It was characteristic of the man to buy him because another man, whom he did not like, wanted the horse. He did not quite realize at the time what buying a horse like Solomon meant. Solomon during his racing career had become quite a public idol. The horse had won under heavy weights, and was not likely to be regarded leniently in the future. Solomon was an honest horse, and had invariably run his best when the man on his back allowed him to do so. The public, not bad judges of racing by any means, knew what Solomon was capable of, and expected his owner to run him accordingly.

Edward Burden had no respect whatever for the public. He simply regarded so many thousands of

men as an equivalent number of atoms to be used in the building up of his fortune and position. Strange to say, he had, during his experience on the Stock Exchange, found these so-called atoms easily manipulated, and had fitted them into their places with accuracy.

When he bought Solomon he commenced to deal with men he was accustomed to.

With supreme indifference he left Solomon in the hands of the man who had trained him for all his engagements. It never entered his head to make a change of trainers, merely because he had purchased the horse, as many men do.

Solomon was entered for a handicap at Sandown Park when Edward Burden bought him. The horse was top weight, and the trainer said he could win it.

‘Then let him win,’ said Edward Burden.

‘It would be much better for you if he lost,’ said the trainer.

‘You don’t say so!’ exclaimed Edward Burden.
‘Please explain yourself.’

The trainer commenced his explanation. He gave a perfectly clear account, from his point of view, of what he meant. Solomon was top weight, but there were certain good horses below him in the handicap who might reasonably be expected to lower Solomon’s colours.

‘Much better let one of them win,’ said the trainer. ‘It will not fetch much off Solomon’s weight, but it will bring the others up closer to him.’

‘Ah,’ said Edward Burden, ‘so it would. And naturally Solomon would have more chance of beating them on a future occasion.’

‘Quite so,’ said the trainer.

‘Then I’ll leave it to you,’ said Edward Burden.

Solomon ran at Sandown Park. He was a hot favourite, despite his weight, and he did not get a place in a field of ten runners. The public saw nothing wrong in this, for a wonder. The great army of backers knew Edward Burden by repute, and gave him credit for knowing a lot more than he did in racing matters.

‘A bit too much weight for old Solomon,’ murmured the public.

‘D——d shame to crush him out of it,’ whispered the noble army of backers.

The trainer heard these remarks and chuckled.

The handicapper must have heard the whisper floating on the air, and consequently when the weights came out for a thousand-pound race at Gatwick Solomon was not lowered, but the other horses were raised.

‘Much good it has done you,’ was Edward Burden’s comment to the trainer.

The man who trained Solomon smiled and produced a piece of paper torn out of his pocket-book.

‘Cast your eyes over that, sir,’ he said.

The weights were summed up to show the different terms upon which Solomon was meeting his field.

‘I did not see it in that light before,’ said Edward Burden. ‘It looks a good thing for Solomon.’

‘It is a good thing,’ said the trainer.

‘What do you suggest?’ said Burden.

‘Backing him,’ replied the trainer.

Solomon was backed at Gatwick, and in such a manner that the public fancied an army of lunatics must have been let loose.

Edward Burden was not present to see the horse run. He had instructed the trainer to back Solomon for as much as he thought proper, ‘and,’ he added, ‘you can have half the winnings.’

‘I’ve struck a gold-mine!’ thought the trainer; and he was not far out, but he did not yet know what gold meant to Edward Burden.

Solomon won his race in a way that made people stare. The horse was top weight, and in their enthusiasm at seeing such an impost borne to the front, the crowd cheered madly at his success. The fact that Solomon carried the same weight he had at Sandown, and the other horses were raised considerably, did not at once strike the public. The

handicap looked well on paper, and at a casual glance Solomon did not appear to be much better in than he was at Sandown. One man smiled grimly, in addition to the trainer, and that man was the handicapper.

Edward Burden bought an evening paper—in fact, several—and it was some time before he knew his horse had won, although the fact was duly chronicled. ‘Gatwick’ in big type caught his eyes, and he thought :

‘Solomon’s running to-day ; I wonder how he has got on.’

He glanced down the racing returns, and saw that Solomon had won easily.

‘That trainer’s no fool,’ thought Burden. ‘Wonder how much he has won.’

The trainer called upon Edward Burden next day, and had to wait over an hour before he could see him. This was an unusual thing for him, but he did not resent it : he knew he had to deal with an unusual man. When Edward Burden appeared, he did not apologize for keeping the trainer waiting : he regarded it as a matter of course that he should wait ; he was one of the atoms who assisted the millionaire.

‘I have been here an hour,’ said the trainer ; ‘but I expect you were busy.’

‘I generally am,’ was the laconic reply. ‘Solomon won easily.’

'Rather,' said the trainer, 'and we landed over five thousand pounds.'

'That's not bad,' said Edward Burden; 'I think I'll sell him again.'

'I should not advise you to do so,' said the trainer. 'He will win you another big race or two.'

'Very well, I'll keep him,' said Edward Burden.

When the trainer left he thought to himself:

'There is money to be made at racing, after all. I'll buy a few more horses; it will do me good to see them run at times—a little pleasant relaxation for me; and I need it.'

CHAPTER VI.

BIDS FOR BURDEN.

IN the matrimonial market high bids were made for Edward Burden by anxious matrons and their daughters, attracted by the golden visions marriage with the millionaire conjured up before them. Many of these bids were boldly, almost recklessly, made, and Edward Burden smiled to himself as he saw how easy it would be for him to pick and choose where fancy, and a pretty face, happened to lead him.

He had a wide choice, the ages and social status of the women ready to marry him varying considerably.

Aristocratic damsels, whose parents were richer in blood than money, placed themselves in his way, and humbled their pride before the man possessed of so much gold. Edward Burden was not a man to be easily won. He had a greater attraction than the smiles of beautiful women, and he thought none of their eyes equalled in brilliancy the dazzling gold in his strong-room. He had only one love—gold—and it proved a safeguard against the wiles of mothers skilled in the art of husband-catching.

Edward Burden was not a man to inspire keen affection in women. He was cold and heartless, not given to making soft speeches, or paying pretty compliments. His sarcasm cut deep, and rankled, and made the objects of his scathing words anxious for revenge.

Impecunious noblemen, and their still more impecunious sons, were only too anxious to handle some of Edward Burden's gold, but he was too fond of the precious metal to part with it easily. He had too much self-respect to develop into a money-lender—a class of men he despised. He was not averse to marrying, provided he met the right woman. Amongst the scores of fair women ready to throw themselves into his arms, he had only seen one who proved attractive to him, and she gave him no encouragement. It was characteristic of him to be

drawn towards this woman because she stood aloof from him. He was quietly determined to win her regard, and then the rest would follow. He had not misjudged her when he said to himself:

‘The man who wins Lydia Andros must first make her respect him, and show he is worthy of her respect.’

When he quietly dropped Maud Bircholt, Edward Burden made up his mind to marry a rich woman. His feelings had changed since that time, for he had become so rich that marrying for money was not a necessary object in his life. He admired clever women, women who made names for themselves independently, but not women who wished to usurp the place of men. Strong-minded women, who regarded men as inferior mortals, he had no liking for. He was a strong-minded man, and, judging by his own standard, he thought no woman capable of doing what he could accomplish.

Lydia Andros was a woman who had made a name in the literary world. Her books were cleverly written, mostly romances, and she was respected and admired through her works. Thousands of people, who knew her through her books alone, spoke of Lydia Andros as a friend.

Her writings were wholesome, and sexual problems troubled her not. She thought it degrading to

expose the weakness of her own sex, and did all in her power to draw women as she would have them live. She pleaded rather than scorned, endeavoured to raise the moral standard of her own sex, not pull their characters to shreds and show the fragments in their bare hideousness. She had learned to pity frail women, whose minds were unwholesome, for she knew their supposed happiness in their miscalled pleasures was a delusion. It was a labour of love to her to write books, and many of her characters in them had become as dear friends. Her books sold well, and brought her in a large income, and, having simple tastes, she saved money.

Lydia Andros resided with her widowed mother. Her father, a clever but eccentric artist, had been dead some years, and he left his widow only a small income. Until she made her first success, Lydia Andros had found literature but a poor means of earning a livelihood. When success came, it did not spoil her, she calmly accepted it, and was thankful. She was grateful to the public for appreciating her efforts, and determined to show in her future works their judgment was not at fault.

Lydia Andros was popular socially, and her position in the literary world won her a prominent place in society. She constantly met Edward Burden during the London season, and she saw,

with shame, how mothers and daughters worshipped his wealth.

She felt an antipathy for him because he was the cause of this debasement of her sex. When he was introduced to her, she was cold and reserved, but his conversation attracted her, and she had to acknowledge there was a charm about him it was difficult to account for.

Edward Burden was a good talker and a well-read man, and he knew ordinary commonplace remarks would not interest Lydia Andros. He did not flatter her, and say how much pleasure reading her books had given him; he did not even allude to them. After his introduction to her, he bought copies of all her books, and read them carefully, studying her character from her writings. He judged she was no ordinary woman, but a woman capable of strong affection when once she became attached. He determined to attach her, the more so because he knew it would be difficult. He did not give a thought as to whether this would be for her happiness, that was a minor consideration. Having made up his mind, he carefully won his way into Lydia Andros's favour. It was a difficult task, far more so than he had supposed, but after two years' careful waiting and watching, he had won ground in her affections. His devotion to her, as it was called, was obvious, and

attracted attention. Her coolness towards him was described by angry and defeated mothers as 'artful, and just what might have been expected from her—the minx! How dare she give herself airs with such a man, a mere scribbler of books!'

Lydia Andros, being a woman of strong feeling, and capable of great affection, could not fail in time to be touched by Edward Burden's quiet devotion to her. She knew he could have married well had he so chosen, and there was a thrill of satisfaction in the thought that he preferred her to all the brilliant beauties surrounding him.

No word of love had passed between them during the two years he had known her, but at last Edward Burden made up his mind to test her affection for him. He did not beat about the bush, but went straight to the point. He asked her to be his wife and she refused him courteously, kindly, but firmly, in a manner he could not mistake. He accepted her refusal, but did not consider it a defeat, for he was more than ever set upon winning her.

Lydia Andros told her mother how she had refused him.

'He is a very rich man,' said Mrs. Andros—'a millionaire; and everyone says he is devoted to you. Do you think it wise to refuse him, dear?'

'I do not love him,' said Lydia. 'I admire him

—at least, some portions of his character—but he is not a man to make a woman happy. I do not think he loves me, mother. He has one all-absorbing passion. I can see it in his face, hear it in his conversation : he loves money. Gold is his mistress, wife, and all—he lives for it. How can a man be happy, or make a woman happy, when he is wedded to gold ?

‘Gold is very useful,’ said Mrs. Andros. ‘I have known what it is to be in want of it.’

‘But those days are past, never to return,’ said Lydia. ‘We have ample for our wants. Happiness is better than gold, mother.’

Mrs. Andros sighed. She was sorry her daughter had refused Edward Burden.

Edward Burden took his refusal calmly, and no one was the wiser. He knew he had a friend in Mrs. Andros, and relied upon her to help him.

Another year passed, and Edward Burden had not again renewed the subject of marriage with Lydia Andros. They were excellent friends, and she enjoyed being in his company. Fearless and independent, strong in her innocence, which shielded her from harm, Lydia Andros talked freely with Edward Burden. She heard much from him of his early life, of his ambition, and of his determination to become rich in the days when he worked hard in the bank in Brisbane. There was a feverish eagerness in his

voice as he talked of gold that pained his listener, and made her pity him. She knew how his love of gold would, in time, prove a heavy strain upon his mental powers. She thought it would be a noble thing to win him from this lust of gold—but how could she do it? There was one way in which it might be done, but the risk to herself she dare not face. If she married him she might win him from himself, and make him forget gold in his love for her.

She could not bring herself to do this, but her mind was gradually tending in that direction. This man who had offered her marriage was a millionaire, and his millions did no good in the world. What if she could induce him to use his money for the good of the people? That would be an object worth striving for, making some sacrifice, taking some risk for.

Accustomed to the weaving of romances, she soon found her busy, fertile brain building castles in the air on the foundation of Edward Burden's wealth. He had made it honestly, he had told her so, and she believed him. She understood very little about Stock Exchange speculations, or that 'honesty' sometimes covered a wide range of transactions. Once she ventured to hint to him that his millions might do an enormous amount of good if used properly.

'I do not know how to use them; I know how to

make them,' he had replied. 'Can you teach me how to use them? Will you help me?'

She understood what he meant. It was the first hint he had given her that he had not taken her refusal of him as final. His obvious attachment to her touched her.

'Do you think I could help you to use them?' she asked.

'I am sure of it,' he replied. 'Will you try?'

'I will think it over,' she said with a smile he had seldom seen upon her face, and his heart beat fast, and he felt a strange exultation.

'I shall win her,' he said to himself savagely. 'Win her, despite herself. I love her—I am sure of it. I never desired a woman more.' Then the thought of the gold in the drawers in the strong-room flashed across him, and a cloud came over his face. 'She shall have money to spend on her schemes—heaps of money—but not my gold. She shall never know of it. That is my secret, my joy in life, and I mean to keep it to myself. There is enough for her without that, and I can make more.'

Lydia Andros was half frightened at what she had said. She saw Edward Burden regarded her reply, 'I will think it over,' as tantamount to saying she would reconsider her decision given twelve months ago. If she could be certain of exercising power

over him for good she would marry him, but she was not certain this would happen. The next time she met him he said with a smile :

‘Have you thought it over?’ And she answered :

‘I have not made up my mind yet, the responsibility is so great ; it is not a matter to be decided in a few days.’

‘I will wait,’ he said, confidently indicating he knew what her answer would finally be.

He did wait, and he was still waiting for her answer when the *Jumna* was ploughing the seas, bringing to London Bertie Wollaston, the friend he had deceived, the man whose ten thousand pounds had built up his enormous fortune.

CHAPTER VII.

THE *JUMNA* ARRIVES.

BERTIE WOLLASTON had said good-bye to Maud Bircholt, who stood with ‘honest John’ on the South Brisbane wharf watching the large steamer slowly get into mid-stream. Maud Bircholt’s eyes were dim as she watched Bertie Wollaston standing at the stern of the boat, waving an adieu. It was hard to part with him in this way. He was young and good-looking, full of life and hopes, and he was going many

thousands of miles away from her. Slowly the steamer went down the stream, and, rounding a bend in the river, was lost to sight.

Maud Bircholt turned to her father, and hid her face on his shoulder. She had borne up bravely, but her feelings at last overcame her.

‘Honest John’ soothed and comforted her as they walked sadly homewards. He praised Bertie Wollaston, and vowed he would be true to Maud.

‘There is only one danger,’ said her father, ‘and that is from a man, not a woman.’

‘You mean Edward Burden?’ she said.

‘I mistrust that man,’ said John Bircholt; ‘I know his nature. He will never be true to anyone.’

‘If Bertie finds him out he will return,’ said Maud.

‘He will not find him out,’ replied her father. ‘He places too much reliance upon the man.’

Maud Bircholt found her home desolate without Bertie Wollaston’s presence, but she recovered her cheerfulness when she received his letters, posted during the voyage, and determined to wait patiently for his return.

The *Junna’s* voyage was very like any ordinary voyage on a great steamer. As she went down the Brisbane river, and the old familiar landmarks were passed one by one, Bertie Wollaston felt a wrench as he looked back at them. As the steamer swung

round Kangaroo Point, he lost sight of the town and the many familiar buildings he had been picking out as the *Jumna* passed the wharves.

In the Hamilton Reach he saw the road down which he had driven Maud on many occasions, and the Hamilton Hotel, round which the road to Eagle Farm racecourse turned. Many a good race had he seen on that course with Edward Burden. Lytton was left behind, and the *Jumna* went quickly across Moreton Bay. In the distance he saw a faint outline of Sandgate, and then Humpy Bong and Redcliffe, at which places he had spent some jolly happy days, fishing, shooting, and killing time. In a few hours they were out at sea, the *Jumna* dashing the spray from her bows as she made her way up the Queensland coast. When Keppel Bay was reached, a party of men Bertie Wollaston had known at Rockhampton came down the river to see him, give him a hearty greeting, and send him on his way rejoicing.

‘Good luck to you, old fellow; better luck than you had over Mount Morgans.’

‘Mention the name of that infernal place again, and I will send you over the side of the boat,’ growled Bertie.

Through Torres Straits the heat was intense, and at Batavia Bertie was glad to get a run ashore, and still

more thankful to be on board again, and feel the sea-breeze, after the stifling atmosphere.

There were not many passengers on board the *Jumna*, and the bulk of them thought they were a cut above Bertie Wollaston. He made friends with the captain, the purser, and the doctor, and was often to be found in the chief steward's sanctum. Altogether the time passed pleasantly, and he wrote cheerful letters home to Maud.

When the *Jumna* neared the English coast, Bertie Wollaston commenced to think what he would do when he landed in London. He had not informed Edward Burden of his intended arrival, although he had more than once hinted he might be expected to turn up in London at any time. Edward Burden advised him not to come to England, but Bertie Wollaston had no doubt of receiving a hearty welcome.

'He knows I never take advice,' said Bertie to himself, 'so he will not be surprised at my arrival.'

It was night when the *Jumna* arrived in dock in the Thames, and Bertie Wollaston remained on board until the following day. He knew Edward Burden's address, and when he went ashore made straight for his offices, which were within a few minutes' walk of the Bank of England.

He had never been in London before, and the

bustle and traffic astounded him. He stood in front of the Mansion House and wondered at the scene before him; and a truly wonderful scene it is to those who have not become constantly familiar with it.

Bertie Wollaston wondered how the mass of busses and vehicles, crowded into this small space, ever managed to get out of it. He wondered still more at the marvellous control the police had over the traffic. He hesitated which way to go, until, a policeman passing close by him, he asked :

‘Which are Mr. Burden’s offices?’

The policeman looked at him for a moment, and thought :

‘He’s a stranger. Wants Mr. Burden’s offices. Perhaps he has a good spec on.’

He pointed out the direction in which the offices lay, and said :

‘Mr. Burden will probably be on ’Change, sir; he generally is about this time.’

‘Do you know him?’ said Bertie Wollaston.

‘Everybody knows him, sir—leastways, around here.’

‘Great man, isn’t he?’ asked Bertie, smiling.

‘One of the richest men in London, sir.’

‘Always was a lucky beggar,’ thought Bertie, as he made his way across the crowded street.

Eventually he found Edward Burden's offices, and went in.

'Have you an appointment with him?' asked the commissionaire he spoke to when he entered the room.

'No,' said Bertie, 'but he will see me; I am an old friend from Queensland.'

The commissionaire smiled. There were so many men who claimed to be 'old friends' of Edward Burden's, and it did not appear to be a passport to his favour.

'Is he in?' asked Bertie.

'If you had an appointment with him, I should say yes,' said the man; 'but as you have no appointment, I must say no.'

'Oh!' said Bertie, imitating his manner and tone of voice. 'I think I will wait until I can see him. Do you think it would be awfully hard work for you to send him in that card?'

The man took it and mused over it, and then said:

'I'll see what I can do, sir.'

When he returned, he spoke in a different tone as he said: 'Mr. Burden will see you at once; please step this way, sir.'

When Edward Burden received the card Bertie Wollaston sent in, he started as he read the name, and turned pale.

The first thought that flashed across his mind was, 'He has found me out, and has come over to face me.' Then he thought, 'What a fool I am! He could not possibly find out about that ten thousand. At any rate, I shall be able to tell in a few moments whether he has done so; Bertie Wollaston does not hide his feelings behind a mask.'

'I will see this gentleman,' he said; 'show him in here.'

Not many men were admitted to Edward Burden's private room: he generally received them in another office he used for interviews.

As Bertie Wollaston entered, Edward Burden came forward eagerly to meet him, looking anxiously into his face as he did so.

'This is a surprise,' he said, 'but I am heartily glad to see you, Wollaston. What brings you to London? Made a fortune, and come on pleasure bent?'

'Thought I should give you a shocker,' said Bertie; then, with a laugh, 'I have not made a fortune yet. I want you to put me in the way of doing that. By Jove!' he said, as he looked round the room, 'you have got on, and no mistake! You're a lucky man.'

'I have been successful,' said Burden. 'I meant to be so when I came here.'

'Some men are born to succeed,' said Bertie, 'and you are one of them.'

‘When did you arrive?’

‘I came over in the *Jumna*; she docked yesterday,’ said Bertie.

‘Had a pleasant voyage?’

‘Yes; nothing out of the common. I got sick of it before we arrived here.’

‘What do you intend doing?’ said Edward Burden.

‘Can I help you in any way?’

‘I have about four thousand pounds ready money,’ said Bertie. ‘If you can make it into twenty-four I shall be obliged to you.’

Edward Burden laughed at the cool way in which Bertie Wollaston spoke, and replied:

‘You appear to have great faith in my money-making powers.’

‘I have,’ replied Bertie. ‘I know what pluck you have, and your speculations are always successful.’

‘So you have come over to England to ask me to help you to make a fortune? It is not much in my line, making money for other people; but, for old times’ sake, I do not mind helping you, and I shall want you to help me in return.’

Bertie laughed heartily at the idea of his being able to assist Edward Burden, the millionaire, but he replied: ‘I shall be only too glad if I can be of any assistance to you. I do not wish you to work for me without doing something in return. What can I do?’

‘I have taken to racing as a pastime,’ said Edward Burden. ‘You know a good deal about racehorses, and might manage my racing affairs.’

Bertie Wollaston’s face brightened. This was the kind of proposal he had expected when he learned in Brisbane that Edward Burden was buying racehorses.

‘Such a position would suit me admirably!’ he said, ‘if you think I am capable of undertaking the management.’

‘We will talk it over,’ said Edward Burden. ‘This is my busiest time of the day. Come round again at half-past three, and we will have a quiet chat. I want to hear all about Brisbane, and what you have been doing since I left. Those old days, when I was in the bank, seem far off. I have worked hard since I have been here, and made money fast.’

‘We heard all about you in Brisbane,’ said Bertie, with a smile. ‘The cablegrams generally contained some allusion to Edward Burden the millionaire. But I will not detain you now; I will return at half-past three. I am awfully glad to see you again, Ted! We were always such good friends, and got on so well together.’

‘And I am very glad to welcome you to England,’ said Edward Burden. ‘I have not had such a pleasant surprise for a long time.’

When Bertie Wollaston left the offices in high

spirits, Edward Burden sat alone for some time thinking.

Was he glad to see Bertie Wollaston? He could hardly answer the question satisfactorily. He was glad to see the man himself, but he hated the recollections the sight of him brought vividly to mind. Bertie Wollaston's presence would constantly remind him of what he had done in the past.

He had a chance now of retrieving that past by helping the friend he had wronged, and thus making amends for what he had done.

Edward Burden knew, however, that, no matter what amends he made, the fact would remain unalterable that he had taken advantage of Bertie Wollaston's money to enrich himself, and his friend's presence would always remind him of it.

He admired Bertie Wollaston for facing his misfortune so bravely and with such a light heart. He was candid enough to admit that his friend was a much better man than himself. He knew Bertie Wollaston could be trusted—'Yes, even with that,' he said to himself, as his eyes rested on the wall of the strong-room. There might come a time when he would have to trust someone with the secret of that room—one never could tell what might happen—and if that time ever came, Bertie Wollaston would be the man to help him.

On the whole, he was rather glad Bertie Wollaston had come to England, although he felt when he looked at his friend that he would give half his fortune never to have touched that ten thousand pounds.

This was a change for the better in him, for at one time he had no regret for taking Bertie Wollaston's money.

Although he was unaware of it, the constant society of Lydia Andros had made him a better man. It had not cured his passion for gold—that would never die—but her example and conversation had a beneficial effect upon him, and softened the hardness of his heart somewhat towards his fellow-men.

CHAPTER VIII.

MEMORIES OF THE PAST.

BERTIE WOLLASTON and Edward Burden had much to say to each other, recalling memories of the past, some pleasant, some otherwise.

‘Before we talk over old times, let us settle this affair about my horses,’ said Edward Burden. ‘Charles Andrew is training them at Newmarket, and so far I am quite satisfied with him. You will have no trouble with him, and will not interfere with his

training operations. What I want you to do is to supervise generally, work any commissions I wish executed in the ring, and keep the accounts connected with my racing transactions. I wish to have my racing investments kept quite distinct from everything else, so that I can see whether racing pays.'

Bertie smiled as he replied : ' Racing does not often pay. It is an expensive pleasure, full of disappointments, but as you always find your speculations profitable, I have no doubt your usual good luck will stick to you, even at racing.'

' I want a few more horses,' said Edward Burden. ' The best thing for you to do will be to attend numerous meetings, and carefully watch the form of the horses. Bargains are sometimes picked up when horses are put up for sale during a meeting, and if you fancy anything when Andrew is there you can ask his opinion. You'll find him straightforward, and he is a good judge of horses. Being a stranger, it will not at first be known you are buying for me. I have discovered that when people know I wish to buy anything they generally put a stiff price upon it.'

' Knowing that you can well afford to pay,' said Bertie.

' But that is no reason why I should pay more than other people,' said Edward Burden. ' Now, as to the financial part of the business. You say you have

about four thousand pounds cash. Do you wish me to speculate with it for you as I do with my own money, or would you prefer to dabble in horse-racing on your own account?’

‘I should prefer leaving the bulk of the money in your hands,’ said Bertie. ‘You will turn it over to more advantage than myself. If you lose it I shall not grumble, but I do not think you will do so. I can keep a few hundreds for betting purposes when one of your horses appears to have a good winning chance.’

‘As you wish,’ said Burden. ‘Believe me, I will do the best I can for you.’

‘Which you have always done,’ replied Bertie, and Edward Burden winced at the remark.

‘As to remuneration,’ said Burden, ‘I do not think we shall fall out over that. You will have a good deal to do, and a considerable amount of responsibility. I always pay anyone who assists me liberally, because I find it answers better. Your case is, of course, exceptional. I know you will look after my interests to the best of your ability, no matter what I pay you. Suppose we say a thousand a year to start with?’

‘Too much,’ said Bertie.

‘Not at all,’ replied Edward Burden. ‘Your expenses will be heavy, and there will be constant calls upon your purse. Of course, if I have a big win I shall not forget you.’

After some further conversation the matter was settled, and Bertie Wollaston agreed to look after Edward Burden's racing affairs at a salary of a thousand a year.

With such bright prospects before him Bertie Wollaston thought: 'How jolly it would be to send for Maud! We should have an ample income to keep house upon.'

'And now we have settled the affair,' said Edward Burden, 'tell me all the latest Brisbane news.'

'I am afraid there is not much good news to relate,' said Bertie. 'Ever since the Mount Morgan boom things have gone from bad to worse. The floods have been awful, and the last one washed away half South Brisbane. You can imagine what it was like when I tell you that the river rose so high that one of the gunboats floated into the Botanical Gardens, and was left there when the water went down. Poor old John Bircholt lost a considerable sum. He had house property in South Brisbane, and the flood made sad havoc with it. I was awfully sorry for him and for Maud. By the way, I don't think I told you in any of my letters that I was engaged to Maud Bircholt.'

Edward Burden's thoughts went back to the time when he was on the point of becoming engaged to Maud Bircholt. It was strange Bertie Wollaston, of all men, should have stepped into his place.

'She is a very nice, ladylike woman,' said Edward Burden, 'but you might have done better. A good-looking fellow like you has plenty of chance of snapping up a heiress over here.'

'Heiresses are not much in my line,' said Bertie, 'and I would not exchange Maud for the richest of them.'

'Wait until I introduce you to some of our beauties,' said Edward Burden. 'I am afraid your constancy will be put to a severe test.'

'Try me,' said Bertie. 'I have no fear of the result. I thought a minute or two back, when you named a thousand a year as my salary, how jolly it would be to send for Maud.'

'You must do nothing of the kind,' said Edward Burden hastily. 'You will have no time for matrimony. Wait until you have made a decent fortune before you think of marriage.'

'Perhaps you are right,' said Bertie, with a sigh, 'but it is a trifle rough on Maud to leave her in Brisbane waiting patiently for me while I am enjoying myself here. She will be very lonely. Her father is not a boon companion.'

'He is not,' said Edward Burden. 'In the bank he was always considered slow, but honest and sure in all he did.'

'I nearly had a row with him over you,' said Bertie.

‘Indeed!’ said Edward Burden quickly. ‘I had no idea old John Bircholt took an interest in me. It is very good of him, I am sure.’

‘Don’t sneer at him,’ said Bertie. ‘He is a dear old chap when you come to know him. I fancy he was jealous of my great friendship for you, for I flatter myself “honest John” has a keen affection for me.’

‘And pray what had “honest John” to say about me?’ said Burden.

‘Thought I placed too much confidence in you, and said it was not wise to trust anyone too far. I told him if he mentioned the matter again I should forget the respect due to him as Maud’s father, and probably swear at him, or lay hands upon him, or do something rash. I hardly know exactly what I did say at the time, for I was very angry with him,’ replied Bertie Wollaston.

Edward Burden wondered if John Bircholt had found out what had been done in the matter of the cheque. He hardly thought it probable, although the cheques went through Bircholt’s hands. He felt indignant against ‘honest John’ for trying to set Bertie Wollaston against him.

‘I’ll pay him out,’ he thought, ‘and strike at him through Maud. I think I can make Wollaston waver in his allegiance to her. I know it did not take me

long to get over my fancy when I had made up my mind to do so.'

'You are quite sure that what Bircholt said about me has not influenced you?' asked Burden.

'Not in the least,' replied Bertie. 'You cannot think it would do so for one moment?'

'Some men are easily influenced,' said Burden; 'but I hope you are not one of that class.'

'I have never been influenced against you,' replied Bertie. 'It would be something desperate that would cause my friendship for you to waver.'

'One never can tell,' said Burden gloomily. 'I have a presentiment that some day we shall fall out, and the breach will never be thoroughly healed up again.'

'What nonsense, man!' said Bertie. 'In the old days you always looked on the bright side of things, and now you are positively gloomy. You must be roused up a bit. Wait until I have a real good thing on for you in a race, and then I'll be bound you will become excited and interested. You have been making money too fast. You were always fond of gold. I have seen you handling sovereigns in the bank as though you loved them. I wish I had handled my gold more carefully,' he added, with a laugh.

'He's a keener observer than I gave him credit for,' said Burden to himself; then, aloud: 'I do not

deny I am fond of handling gold. Most men are, if only they were honest enough to confess it.'

Bertie Wollaston was walking about the room looking carelessly at sundry small pictures on the walls.

'What the deuce have you got here?' he said to Burden, as he looked at the blank sheet of metal forming the front of the strong-room.

Edward Burden laughed harshly as he said:

'So you have only just discovered that is not part of the ordinary wall of the room? It is a good imitation, anyway. That, my dear fellow, is the front part of my strong-room, where I keep important papers, etc.'

'How do you get inside?' asked Bertie.

'That is my secret,' said Burden. 'No one has ever been inside excepting myself. Some day it may be necessary to have a friend who can be trusted with the secret. If that time comes, I hope you will be able to help me.'

'I hope so,' replied Bertie. 'But what a curious arrangement it is! There is no lock that I can see.'

'I invented the whole thing,' said Burden. 'It was necessary for me to do so, because of the many valuable documents I have in my possession.'

'I suppose you hold some valuable securities,' said Bertie. 'Wish I had a few of them.'

‘All in good time,’ said Burden. ‘You must not expect to make a fortune as rapidly as I have. And now, if you promise to be on your best behaviour, and not to fall in love with her, I will take you to see a lady I admire very much, although I doubt whether I hold a very high place in her regard.’

‘So there is a lady in the question in your case?’ said Bertie.

‘Yes,’ replied Burden; ‘a lady, I do not mind telling you as a friend, I mean to marry.’

‘Then, if you mean to do it, you will do it,’ said Bertie. ‘I know how determined you are.’

‘I shall probably succeed,’ said Burden. ‘It is the men who fall madly in love and lose their heads over women who always fail, or make themselves ridiculous. A woman never really loves a man whom she can lead by the nose, because she never has the satisfaction of being thwarted in her desires, and consequently never experiences the pleasure of overcoming objections to her wishes. Anything easily won is lightly thought of—the affections of a man or woman especially so. The lady I am about to introduce you to is not a woman to be easily won, nor am I the sort of man to allow her to think for one moment that, if she became my wife, she would rule over me. I am sure you will admire her, because she is a woman who commands respect.’

‘A paragon of perfection,’ said Bertie.

‘By no means,’ said Burden. ‘She has her weak points, no doubt. She sets a high value upon herself, but she is not conceited, although her success would have turned most women’s heads.’

‘Who is she?’ asked Bertie.

‘Lydia Andros.’

‘The authoress of those splendid novels I have read?’ exclaimed Bertie.

‘She has written several novels, and I am glad you have read them.’

‘They are charming romances,’ said Bertie. ‘I shall be delighted to meet Miss Andros, and shall consider it an honour.’

‘Then, we will drive to Waterloo and catch a Richmond train,’ said Burden.

‘She resides at Richmond?’

‘She has a house there by the river, and she also has a small town house. Her mother lives with her.’

‘So you mean to marry Lydia Andros,’ thought Bertie Wollaston as he looked at Edward Burden.

‘I wonder what sort of a husband you will make?’

CHAPTER IX.

THE YEWS, RICHMOND.

LYDIA ANDROS had a charming house at Richmond, overlooking the river. It was not a palatial residence, but it had been built after her own idea, and was picturesque and convenient. She preferred her house at Richmond to the one in London, and she seldom remained in town for any length of time. Her mother was not a particularly amiable woman, and Lydia Andros at times found her trying.

Mrs. Andros, according to her own account, was never in good health, although it would have puzzled the cleverest physician to find out what ailment she had. She did not often complain about her imaginary pains, but she wore a resigned look that became irritating and exasperating to those around her. She posed as a martyr, and succeeded fairly well, although her daughter did not sympathize with her as Mrs. Andros wished. Edward Burden was always careful to pander to Mrs. Andros's feelings, and the solicitous inquiries he made after her mother's health sometimes made Lydia Andros wince, and wonder if he meant all he said.

'Mr. Burden is coming down this evening, and

bringing a friend with him,' said Lydia to her mother. 'I have just received a telegram from him.'

'He is always considerate,' said Mrs. Andros. 'Some men would have called unexpectedly in order to surprise us. I do not think you treat Mr. Burden fairly.'

Lydia Andros looked at her mother in surprise.

'What do you mean?' she said quickly.

'You know very well what I mean—or ought to do,' said Mrs. Andros. 'Are you going to marry him, or are you not? I am sure he is very patient. He has waited a long time for your answer.'

'Marriage is a grave question, and cannot be lightly contemplated,' said Lydia. 'I have not quite decided what I shall do yet, mother.'

Mrs. Andros gave an impatient shrug of her shoulders, but made no further remark. She knew her daughter would never marry a man she did not love and respect, and would allow no one to influence her decision.

When Edward Burden and Bertie Wollaston arrived at the Yews, Lydia Andros received them cordially. She was simply dressed, but her natural grace and charm of manner always made her attractive. She expressed her pleasure at meeting Bertie Wollaston, and as he looked into her bright, large dark eyes, he felt strongly attracted by her.

So this was the woman Edward Burden intended to marry. He thought that for once in his life Burden might have to yield to a will stronger than his own. He did not think Lydia Andros was a woman to marry a man against her will. As he sat chatting with Mrs. Andros, he watched Edward Burden and Lydia Andros talking together near the window. She did not appear to be very much in love with Edward Burden, so Bertie thought, and from his experiences with Maud Bircholt, he had an idea he knew the symptoms commonly termed 'being in love' well.

'Have you known Mr. Burden many years?' asked Mrs. Andros.

'Yes,' replied Bertie; 'and he has been a good friend to me.'

'He is a very wealthy man,' said Mrs. Andros, 'and has been wonderfully fortunate since he arrived in England.'

'He always was one of Fortune's favourites,' said Bertie frankly. 'He is exceedingly fortunate in having made a friend of your daughter. I have often pictured to myself what Lydia Andros was like when reading her books.'

'And now you have met the writer, does she come up to your ideal?' asked Mrs. Andros, who was proud of her daughter and her fame.

'She surpasses it,' said Bertie candidly. 'I am not at all surprised at her having written such books now I have had the pleasure of meeting her.'

Lydia Andros came towards them, Edward Burden following and standing near the table. He picked up a book, mechanically opening it. His eyes rested on the heading of the chapter where he had chanced to open the volume. There were two lines quoted from Hood :

' Gold ! gold ! gold ! gold !
Bright and yellow, hard and cold.'

The words seemed to burn into his brain. How strange he should open the book at that particular part ! He read the lines twice, and repeated them to himself. He knew he would never forget them ; did he ever forget anything about gold ? He put down the book and walked back to the window. It was a brilliant sunset, and the waters of the Thames were bathed in gold, the ripples caused by the breeze giving a dazzling effect, and making the river alive with myriads of golden bars. All around the beautiful landscape was tinged with gold, and as Edward Burden saw it he gave a sigh of satisfaction. Here, at any rate, the gold was not hard and cold, but soft and mellow, shedding a peaceful, subdued light over the scene.

‘Admiring the sunset?’ said Lydia, as she and Bertie Wollaston joined him.

‘It is exquisite,’ said Edward Burden. ‘I love a golden sunset.’

‘It reminds him of that other gold he loves too well,’ thought Lydia, as her eyes rested upon him with a saddened expression that Bertie Wollaston quickly noted.

‘She pities him, but does not love him,’ thought Bertie, and there was a sense of satisfaction in the thought. ‘Why does she pity him? Surely he is a man to be envied, not pitied.’

They remained until nine o’clock and then left, Lydia Andros expressing a wish that Bertie Wollaston would come again with his friend.

‘I am afraid you have found us dull and uninteresting this evening,’ she said to him. ‘We live very quiet lives, but are happy and contented nevertheless.’

‘I have seldom spent a more pleasant evening,’ said Bertie, and he meant it. ‘It is very good of you to ask me to come again, and I shall esteem it a privilege to do so.’

Edward Burden, as he bid Lydia good-night, said :

‘And how do you like my friend?’

‘I think he is a man who will be a friend to you in more than name if you will permit him,’ she replied.

He smiled and said :

‘I have very few friends of that stamp.’

‘Count me one of the few,’ she replied, with a bright smile.

‘I will,’ he said, as he gave her hand a faint pressure.

‘What a delightful young man Mr. Wollaston is!’ said Mrs. Andros when Lydia returned to the room. ‘He is so unaffected, and never talks about himself. Most people nowadays are so given to descanting upon their own merits that it is quite refreshing to find an exception to the general rule.’

‘I am pleased you liked him,’ said Lydia, ‘but then Mr. Burden is very particular whom he selects as friends.’

‘And quite right, too, my dear,’ said her mother; ‘but he has made no mistake in selecting Mr. Wollaston as one of the favoured few.’

Lydia Andros thought a good deal about Bertie Wollaston, and could not help contrasting the bright, cheerful view of life he took with the more sombre and gloomy nature of Edward Burden. Very few men were admitted to an intimate acquaintance with Lydia Andros, and the men she knew were seldom privileged to call at the Yews. Bertie Wollaston was a man about her own age, and an attractive man into the bargain. He had said very little to Lydia Andros during their visit, but what little he did say to her proved how much he thought of her work,

and how proud he was to make her acquaintance. He did not flatter her in words, but there was a deference in his manner when he addressed her that pleased Lydia Andros and attracted her towards him. Then, she was interested in him as the friend of Edward Burden, for everything connected with her wealthy suitor interested her.

When they were standing at the window, and Bertie Wollaston was talking to her mother, Edward Burden had explained that Wollaston had been unfortunate in Queensland, and had brought what little capital he had to England with him in the hopes that he (Edward Burden) would be able to turn it into a fortune.

‘He has great faith in me,’ said Edward Burden ; ‘far more than I deserve.’

‘I am sure you will help him,’ said Lydia.

‘Oh yes, I shall help him,’ said Burden in rather an offhand manner, ‘and he is to help me in return. I have handed over the management of my racing establishment to him. It will suit him ; he is fond of horses.’

Lydia Andros thought Bertie Wollaston was cut out for something better than this, from the little she had seen of him.

The two men were unusually silent as they went back from Richmond to Waterloo. Each was occu-

pied with his own thoughts, which were widely different. Edward Burden could not get the effects of that sunset out of his mind's eye, and

‘Gold ! gold ! gold ! gold !
Bright and yellow, hard and cold,’

kept ringing in his ears. Of late he had been much troubled at the thought that gold and the love of it was taking a firmer grip of his mind, to the exclusion of all other things. He knew that a well-balanced mind never constantly harped upon one subject or thought. The possession of gold was daily becoming more and more a part of his existence, and although he feared what the ultimate effects upon him might be, he would not have had it otherwise.

Bertie Wollaston had no such golden visions in his mind. He was thinking of Lydia Andros, and trying to satisfy himself that it would be for her happiness to marry Edward Burden. Although he exhausted all the arguments he could think of in favour of such a marriage, he did not convince himself it would bring happiness to Lydia Andros, whatever it might to Burden.

The cool way in which Edward Burden had announced his determination to marry her annoyed Bertie Wollaston now he thought of it. He was satisfied, however, that Lydia Andros would not

easily surrender her liberty. After all, what did it matter to him? He was engaged to Maud Bircholt, and the matrimonial intentions of other people had, therefore, no interest for him. Lydia Andros was nothing more to him than a woman to be admired and respected.

When the train pulled up at Waterloo Station the two men had hardly exchanged half a dozen words.

‘Where are you staying?’ asked Burden as they walked up the platform.

‘At the First Avenue,’ said Bertie. ‘Will you come round with me?’

‘Not to-night, thanks; I must look in at the club. Shall I see you to-morrow?’

‘My time is yours,’ said Bertie.

‘Then call at the offices at eleven, and I will give you an introduction to Charles Andrew; he is to call and see me in the morning.’

‘I will be there,’ said Bertie as Edward Burden got into a hansom and was driven away.

Instead of going to the club, Edward Burden went to his offices. He could enter at any hour of the day or night, and there was always someone in attendance. When Bertie Wollaston was enjoying a tasty supper at his hotel, like a sensible man, the millionaire, his friend, was gloating over his piles of gold in the strong-room.

‘Bright and yellow, hard and cold’ it undoubtedly was, but to Edward Burden it seemed to give new life and energy as he dabbled in it and fondled it. It was late when he left the office, and the attendant who let him out and shut and locked the door after him thought: ‘If I had all his money I’d enjoy myself a bit more instead of poking about these stuffy offices at all hours.’

CHAPTER X.

A MOMENTOUS DECISION.

BERTIE WOLLASTON and Charles Andrew the trainer soon became good friends. At first Andrew did not like the idea of anyone managing Edward Burden’s horses. He had experienced difficulties with men occupying similar positions before, and had no wish to repeat the experiment. Such men, he knew, generally thought themselves a cut above the trainer, and claimed to know more than he did. When a horse won the manager took the credit for the victory, which Andrew found annoying when he knew he was solely responsible for the success.

Bertie Wollaston, however, did not interfere with the trainer in any way; he allowed Andrew to train

the horses as he thought best, and contented himself with relying upon his advice when to back them.

The first year of Bertie Wollaston's management passed quickly by, and when Edward Burden came to examine the affairs of his racing establishment, he found there was a considerable balance in his favour. He had not expected this, and would have been quite contented had his sport cost him a few thousands.

Bertie Wollaston soon discovered that Edward Burden did not take much pleasure in racing. It was with difficulty he could be persuaded to attend a meeting to see his horses run.

'Send me a wire after the race,' he would say to Bertie, 'and then I shall know as much about the result as if I were present, and it will save me the trouble of going to the course.'

'But that is not what I want you to do,' exclaimed Bertie. 'I want you to take more interest in your horses. Come out to the races with me and see the running for yourself. You will get some fresh air, at any rate. You are cooping yourself up in this beastly office until you are becoming quite sallow. If you do not mind you will be ill, and then you will have to knock off work.'

By dint of much persuasion, Bertie managed to induce Edward Burden to attend several race-meetings; but even the excitement of seeing his colours

successful did not rouse him from his lethargy. He had a far-away look in his eyes, and seemed pre-occupied, often neglecting to answer questions put to him. Bertie Wollaston could not understand this. He thought there must be something radically wrong with a man who could calmly watch his horse winning a close race without showing the least interest in the finish.

Edward Burden's colours were 'all gold,' and he seemed to take far more interest in the colours his jockey wore than in the condition of the horse he rode. At every meeting he attended he insisted upon the jockey riding in new colours. Bertie Wollaston protested, and said this was a useless extravagance; but Edward Burden would not be denied. No sooner was the race over in which his horse had run, than Burden wished to leave the course and return to London. If he remained until the last race was run he became irritable and snappish.

Bertie Wollaston was becoming more and more surprised, and at times alarmed, at Edward Burden's conduct. He came to the conclusion his friend must be ill, and that he ought to consult a physician. When he ventured to make such a suggestion, Edward Burden lost his temper, and said :

'I engaged you to manage my horses, not myself; I am quite capable of doing that.'

'You have no occasion to fly into a passion,' replied Bertie. 'I merely made the suggestion, because you have not been yourself lately—others have noticed it besides me.'

'I wish people would mind their own business,' growled Burden. 'When I want advice I will ask for it. I never take gratuitous advice: it is valueless.'

During the twelve months he had been in England, Bertie Wollaston had frequently met Lydia Andros, and they became good friends. They often talked about Edward Burden, and Lydia was becoming anxious about him. She felt inclined to accept his offer of marriage, and yet some inward feeling of dread held her back. There was something about him she could not understand—some mystery she had not been able to fathom. At times Edward Burden appeared to her to be a man whose conscience troubled him, but she could not bring herself to believe he had committed any wrong.

When she learned Bertie Wollaston was engaged to Maud Bircholt she at once became interested in her. She drew him out—it was an easy matter—to talk about Maud and her surroundings, and how he had come to love her. She learned from Bertie Wollaston what love really meant to a woman, for he talked freely of Maud and how she loved him.

Lydia Andros felt from all this that she did not love Edward Burden, and it was with a feeling akin to dread she discovered that Bertie Wollaston was fast becoming dear to her. This must be put a stop to, at any cost. It would be dishonourable to love Bertie Wollaston when he had confided in her and engaged, as he thought, her sympathies in favour of Maud.

Although Bertie Wollaston was hardly aware of it, his feelings for Lydia Andros were becoming more and more tender. He thought it was her kindly sympathy for himself and Maud that drew them together. Both of them were playing a dangerous game, and were unaware of it.

It was after one of Edward Burden's outbursts of rage that Bertie Wollaston had said to Lydia Andros:

'Edward Burden is becoming more and more unreasonable. I am sorry for him. His success has not improved him, and if I were not his friend I should resent these sudden fits of unreasonable anger against myself and everyone about him.'

Lydia Andros thought over what Bertie Wollaston had said. She noticed the change that had come over Edward Burden, and wondered if her refusal of him had anything to do with it. She believed he loved her, and hoped in time she would be able to return his affection.

At last the crisis in her life came. Edward Burden determined to have a clear understanding with her one way or the other. He had brought himself to believe that he loved Lydia Andros, and that she was necessary to his happiness.

‘Why does she still hold back?’ he thought. ‘I have everything to make a woman happy. She shall spend as much money as she desires, and write what she wishes. I will not interfere with her work in any way, and she will not interfere with mine. I must have someone to be my constant companion. I am sick and tired of my present mode of living and she can change it all; she *must* change it.’

He went to Richmond and saw her. She knew why he had come, and was fearful. Ought she to marry him when she was not sure of herself? Then the thought of Bertie Wollaston, and the woman he loved, who was so far away, came to her, and nerved her to make an effort to do as Edward Burden desired. She noticed how pale and worn and anxious he looked. There was a faint tinge of gray in his hair, and he had lost some of the upright carriage she had admired. Was any of this change due to her?

Edward Burden pleaded his cause again, and eloquently. He explained to her that constant anxiety as to what her final decision would be had

worried him, and changed his temperament. He told her how even Bertie Wollaston's presence irritated him, and caused him to be unjust to his friend. The picture he drew of his lonely life in the midst of his great wealth touched her as it had never done before. Her imaginative mind grasped fully every detail of this man's life, and she pitied him. Surrounded by troops of so-called friends, he wished for someone to stand by his side, and share the golden burden he carried upon his shoulders.

If she accepted him it would not be for his wealth, for she had enough and to spare, and she loved to earn her own living. But with the wealth Edward Burden had at his command, what could she not do to help the poor and needy, to cheer the desolate and afflicted? She thought of her unfortunate sisters living lives of shame, and with no friendly hand held out to help them. She had visited the slums of the great city, and beheld the scenes of misery there. Edward Burden's millions, rightly spent, would bring happiness to thousands. But would he allow his money to be spent for the good of others? He had promised her she should have an ample sum every year to spend as she thought best.

As these thoughts occurred to her, she still heard the sound of Edward Burden's voice pleading earnestly for her to surrender herself to him. Never had he

spoken so eloquently before, and she was touched at the evident love he bore her. She knew he could have chosen a wife from some of the haughtiest aristocrats in the land, but he preferred her, and she had refused him. He had been constant to her for so long, and had received so little in return.

At last he finished what he had to say, and again asked her to be his wife, to join her life with his own. He took both her hands and stood before her, looking for her answer in her face with anxious, beseeching eyes. At that moment he loved her very dearly, and felt all his future happiness depended upon her answer.

And Lydia Andros, as she returned his gaze, felt a strange feeling thrill her whole body. Never had she been so attracted by him, and she knew she must do as he desired. She believed she loved him, and he saw the look in her eyes he had hoped for so long.

‘You will be my wife?’ he said, bending over her. ‘Lydia, I have waited so long for you; you will not refuse to make me happy now?’

She did not refuse; she did as he desired. The powerful will of Edward Burden prevailed, and she surrendered herself to him.

He was very tender with her. She felt there was no unholy passion in his touch, and she yielded

herself willingly to his arms. He held her in a close embrace, and gently kissed her forehead.

‘You have made me very happy,’ he said. ‘I shall be a different man now.’

She was glad it was all over, and she had given him her answer. She felt satisfied with herself that she had acted rightly.

Edward Burden returned to town with a feeling of exultation upon him. He had won her at last, and he would make her happy.

Bertie Wollaston noticed the change in him, and was glad.

‘You are more like yourself,’ he said to Edward Burden, the morning after Lydia Andros accepted him.

‘I feel a thousand times better than I did yesterday. I am a happy man at last. Lydia Andros has accepted me. Congratulate me on having won the dearest woman on earth.’

For one moment Bertie Wollaston felt as though he had received a sudden shock—a knockdown blow. The announcement was sudden and unexpected. He quickly recovered himself, and said:

‘I do congratulate you most heartily. You ought to be proud of winning such a woman. When are you to be married?’

‘Soon, I hope; I have waited a long time for her,’ he replied.

It was a short engagement between Lydia Andros and Edward Burden, and they were married in the spring. The wedding was quiet, although it naturally attracted considerable notice, and the bride received many handsome presents, those from Edward Burden being rich and costly.

A new life had commenced for Lydia Burden, and she entered upon it determined to do her duty to her husband, and to help to make him happy.

And Edward Burden, during the first few months of his married life, was a changed man. His visits to the strong-room were few and far between. For a time the love of gold had given way to the love of the woman he had made his wife. These first few months of his married life were the happiest in Edward Burden's existence. He found in Lydia a woman who sympathized with him, and whose well-trained intellect soothed and calmed him after an exciting day on 'Change.

Since her marriage Lydia had not seen much of Bertie Wollaston. His time was occupied in managing Edward Burden's fast increasing racing establishment, and the 'all-gold' jacket was frequently seen to the fore.

CHAPTER XI.

POOR MAUD.

LETTERS from Maud Bircholt reached Bertie Wollaston every fortnight, sometimes more frequently, and he answered them regularly for some months after his arrival in London. At the end of a year his letters were not so numerous, nor were they written in such a loving tone. Maud noticed this, and felt it keenly, but her father comforted her by saying Bertie Wollaston had so much to occupy his time that Maud must be contented with letters at longer intervals ; as to the tone of them, he saw nothing to cause her any anxiety.

Bertie Wollaston constantly mentioned the name of Lydia Andros in his letters, and although he stated she would probably marry Edward Burden, Maud felt rather jealous at the way in which her lover was attracted by her. It was a relief to Maud when she learned Edward Burden and Lydia Andros were married.

It was a monotonous life the Bircholts led in Brisbane. Maud's father was wrapped up in his work at the bank, and when he came home was silent and moody. This had a depressing effect upon her, and the natural cheerfulness of her disposition

suffered, and she became irritable and easily put out.

Maud had never been a strong girl, and the trying heat of the Queensland capital did not suit her. At last her father noticed the change in her, and wondered at it, and then became alarmed. He insisted upon Maud consulting a doctor, and at last she consented. The result of the doctor's examination proved that Maud was seriously ill, and in danger of falling into a decline. 'Honest John' was staggered when he heard the doctor's report :

'She must have a change at once. A long sea voyage might set her up, but she must in any case leave Brisbane for a time. Take her to England ; the voyage will no doubt benefit her, and the change restore her health,' said the doctor.

John Bircholt had been at the bank many years, and had never applied for an extended holiday. He had an interview with the manager, and was granted twelve months' leave of absence. He thanked the manager for his kindness, and the banker replied with a smile :

'You deserve a long holiday, and I hope both of you will benefit by the change.'

Maud Bircholt brightened up when she heard of the proposed visit to England. She at once sat down and wrote to Bertie Wollaston, telling him the

good news, and expressing her delight at the prospect of meeting him again.

When Bertie Wollaston received the letter, he did not know exactly how he felt about it. He would be glad to see Maud and her father, of course, and he was engaged to Maud, and meant to marry her. He felt very sorry she had been so ill, and sincerely hoped the voyage would do her good.

At the same time, he hardly liked the idea of Maud and her father coming to London. When her father returned he would have to marry Maud, for he could not think of allowing her to return to Brisbane. Then he wondered what Edward Burden would think of it. Since Bertie Wollaston had mentioned 'honest John's' remark about him, he could not bear to hear John Bircholt's name. Bertie Wollaston came to the conclusion he would say nothing about Maud's letter—at all events, for the present.

Maud Bircholt and her father were coming over in the *Jumna*, which happened to be the steamer due out at the time they arranged to leave Brisbane. Maud regarded it as a happy coincidence that she was to voyage to London in the same steamer that had safely conveyed Bertie Wollaston over. She set out on her journey in high spirits, and John Bircholt felt a sense of relief from all his responsibilities in the bank as the *Jumna* steamed on her voyage.

Alas for the fleeting joys of this life ! During the passage through the Red Sea the weather was fearfully hot and stifling, and Maud one night, feeling that if she remained in the cabin she would faint, went on deck, and, selecting a comfortable lounging-chair, sat down in it, and in a short time fell asleep. How long she slept she did not know, but when she awoke her limbs felt cold and numbed, and her whole body trembled. Her clothes were damp with the heavy dew falling upon the steamer, almost as thick as rain. Maud caught a severe chill, and she knew in her present weak condition it might be dangerous. She rose from the chair, and her limbs were stiff, and she walked with difficulty. The sea was smooth, and the steamer steadily ploughed through the heavy water. As Maud leaned against the rail she felt it was damp and sticky, and the deck also was wet. The atmosphere all round was moist and suffocating. Maud felt as though some heavy weight was pressing her down as she staggered forward along the deck. There was no one about, and she reached the stairs and passed down into the saloon, where she saw many reclining figures dotted about in the dim light, showing that several of the passengers had found the atmosphere of their cabins too stifling, and had sought the saloon in the hope of finding more air. The port windows were wide open, but hardly a breath of air

came through, the steamer going in the same direction as the wind.

Maud sank down in a chair, and felt weak and ill. After sitting a few minutes, the stewardess came through the saloon and saw her.

‘What is the matter, Miss Bircholt?’ she asked kindly; ‘you look very ill. Can I get anything for you?’

‘I have been on deck,’ replied Maud, ‘and must have caught a chill. I fell asleep, and when I awoke my clothes were quite wet. I think something hot would warm me.’

The stewardess looked earnestly at her. Maud was one of her favourites, and she knew she was not at all strong.

‘I will see what I can get you,’ she replied; ‘but first let me take you to your cabin.’

‘Please let me stay here,’ said Maud. ‘It is so hot and stuffy in there.’

The stewardess left her, and hurried away. She went direct to the doctor, for she thought Maud’s condition serious. The doctor returned with her to the saloon, and when he saw Maud he looked grave.

‘It was most imprudent of you to go on deck,’ he said. ‘These heavy dews are dangerous even to the strongest constitutions. You must lie down at once

and get warm, and the stewardess will bring you something hot.'

Maud, with the assistance of the stewardess, went to her cabin and lay down exhausted. Blankets were placed over her, but, despite the heat, she still shivered. Hot brandy and water was given her, and then she felt easier, and soon sank into a deep sleep.

'She will be dangerously ill, I am afraid,' said the doctor. 'I will see her father first thing in the morning.'

John Bircholt was much upset when he saw how ill Maud was. She tossed and turned about in the bunk, and was slightly delirious. As the day wore on she grew worse, and at night the doctor shook his head and thought there was very little hope for her.

John Bircholt sat in the cabin watching her all through that weary night. He did not feel the frightful heat which exhausted everyone on board. He had no thought for anyone or anything but Maud. As he sat watching he saw signs of returning consciousness in her. The delirium seemed to have left her, and she looked at him with a faint smile.

'Father,' she whispered in a low voice, 'I am going to leave you. My strength is all gone. It was foolish of me to act as I did, and go on deck. You must promise to go on to London and give my love to Bertie. Tell him how much I loved him, and try

and comfort him, for he will be very sad and sorry for me. It is hard to go without seeing him, father, now I am so near to him. You must bear up and tell him—tell him how dear he was to me.'

'Honest John's' frame shook with sobs. He would not believe his child was dying. He clutched the sides of the bunk upon which she lay, and hurt his hands in the agony of his fierce grip. His bright, winning, darling Maud to be snatched away from him in this manner! He could not bear to think of it. He tried to speak, but the words stuck in his throat as he looked with tear-stained eyes into the face of his dying child.

When the doctor entered the cabin he found John Bircholt standing looking down upon his daughter with a vacant gaze. He did not move at the sound of the doctor's entrance, or respond to his touch. With practised eyes the doctor saw at a glance that Maud Bircholt was dead, and that her father was too dazed to realize it.

'Better so,' he thought. 'I must get him away.'

But John Bircholt would not move. He stood stock-still, staring at the still white form before him.

'Come with me,' said the doctor. 'She is asleep.'

Bircholt suddenly bent over his daughter and kissed her on the lips. Then he started back with a piercing cry, stood for a moment with a look of

unspeakable agony on his face, and then fell down insensible at the doctor's feet. The doctor had barely time to step forward and save John Bircholt's head from coming in contact with the hard board at the side of the bunk.

'Poor fellow!' he said, as he looked down upon him with pitying eyes. 'She is gone; now I must do what I can to save him.'

John Bircholt remained insensible for many hours, and when he recovered, his senses wandered, and he raved and talked wildly in his delirium. He was happily spared that saddest of all scenes, the burial of a dear one at sea.

Next night, when the passengers were below, the *Jumna's* engines were suddenly stopped, and a faint splash was heard in the water. Maud Bircholt had gone to her last rest in the dark waters of the Red Sea.

The death of Maud Bircholt cast quite a gloom over the ship. Several of the passengers knew she was to meet her affianced husband in London, and they pitied him for the terrible shock he would receive.

John Bircholt was not in a fit condition to take any action in the matter. The doctor fought with death for many days, and at last John Bircholt escaped from its clutches. He did not remember what had occurred, and how Maud had died. His

mind was a perfect blank in this respect. When the doctor tried to rouse him and bring back his memory, he failed utterly.

‘My daughter?’ said John Bircholt. ‘She is quite well, thank you. I left her in Brisbane.’

‘She came on board with you,’ said the doctor. ‘I want you to understand, however painful it may be to you, that she is dead.’

‘Dead!’ said John Bircholt. ‘Oh dear no, she is not dead! She was quite well when I left her. She had been ill, but she recovered. Why, man, you don’t know what you are talking about. I am going to London to meet Bertie Wollaston. He is to marry her, and I shall persuade him to go back with me. Maud thought it was hardly safe to leave such a good-looking young man alone in London,’ he said with a smile.

‘Mr. Bircholt,’ said the doctor despairingly, ‘you must get such notions as these out of your head. Your daughter is dead, and was buried in the Red Sea during your illness, when you were delirious. The captain will tell you so, the passengers know it, and the proper documents have been prepared in reference to it.’

‘Honest John’ laughed as he said :

‘A nice trick you are trying to play upon me, but it won’t do. You wait until I see Bertie Wollaston.’

It was useless to argue with him. John Bircholt's memory was blank in everything concerning Maud's death, and he was not to be shaken in his delusion that he had left Maud in Brisbane, and been sent by her to England to bring Bertie Wollaston back to her.

CHAPTER XII.

SELF-REPROACH.

THE *Jumna*^a called at Plymouth, and several passengers went ashore, to proceed by land to London. John Bircholt wished to go, but the doctor persuaded him to remain ; he thought during the voyage up the Channel he might be able to convince Bircholt his daughter was dead.

Utterly oblivious of the fact that Maud was no more, John Bircholt drank in eagerly the full beauty of the scene as the *Jumna* waited in Plymouth Sound. He had never seen an English landscape before, and as his eyes rested on the green fields and picturesque scenery of Mount Edgcumbe and its surroundings, he thought it all very peaceful and beautiful. He wished Maud could have been with him to enjoy the lovely view, but he had left her behind in hot, sultry Brisbane, to await his return

with Bertie Wollaston. He must write to Maud as soon as he arrived in London, and tell her all about it.

The *Jumna*, having discharged the passengers for Plymouth and their baggage, proceeded on her voyage.

During the passage up the Channel, Dr. Mordaunt—such was his name—again attempted to call John Bircholt's memory back to the time when Maud died. It was of no use whatever trying to do so, and Dr. Mordaunt then wondered how he could best lighten the blow to Bertie Wollaston, who would, no doubt, come down to the docks to meet the steamer on her arrival. He ascertained from John Bircholt what Bertie Wollaston was like, and received an accurate description of him. He wished, if possible, to meet him, and explain matters before John Bircholt had an opportunity of so doing. He would have written to Wollaston had he known his address, but he hardly liked to ask Bircholt for it in his present condition.

The *Jumna* passed into the docks about four in the afternoon. John Bircholt was on deck, with Dr. Mordaunt standing beside him. On the wharf stood Bertie Wollaston, and John Bircholt, seeing him, waved his hand, and Bertie signalled he saw him.

'There he is,' said John Bircholt excitedly; 'I do

wish Maud had come. Poor fellow ! he will be sorely disappointed, for I think he expected her to come with me. Well, well, I'll quickly persuade him to go back with me.'

Dr. Mordaunt saw Wollaston, and determined, now he knew him by sight, to get John Bircholt down below until he could speak with him.

But Bircholt did not seem inclined to go below. He kept on chatting with Dr. Mordaunt in a way most painful to him, for he saw how firmly Bircholt was impressed that Maud had been left in Brisbane, and he feared complications might ensue. It would, he knew, be hard for Bertie Wollaston to believe that John Bircholt was labouring under a delusion. Except upon the matter of his daughter's death, John Bircholt's memory was perfectly clear. There was no insanity about Bircholt, he was as sane as any man ; it was pure loss of memory in everything concerning his daughter's death.

Failing to induce John Bircholt to go below, Dr. Mordaunt made up his mind to be present when he met Bertie Wollaston, and to wait for an opportunity to explain matters.

When the gangway was lowered, Bertie Wollaston rushed up the steps, and was first on deck. He clasped John Bircholt's outstretched hand, and then said :

‘But where is Maud? Why is she not here?’ and he looked round as though half expecting to see her in hiding somewhere, ready to pounce upon him and give him a pleasant surprise.

‘I’m afraid you’ll be sorely put out about it,’ said John Bircholt, ‘but she remained behind in Brisbane. She was not strong enough to undertake the voyage, but she sent me over to take you home to her.’

Bertie Wollaston stood lost in amazement. There was something here he could not understand. In her last letter Maud had stated their passages were booked, and all their luggage safely aboard, and that the *Jumna* sailed next day. True, she had not written from either Naples or Plymouth, but he had not thought much of that. Then he caught sight of Dr. Mordaunt’s face, as he stood close behind John Bircholt. Dr. Mordaunt touched his temple, and shook his head, making signs to indicate that John Bircholt was slightly touched in the head. Then he came forward, and said :

‘Mr. Wollaston, I presume? Very pleased to meet you. I am Dr. Mordaunt.’ Then, turning to John Bircholt, he said : ‘I will talk to Mr. Wollaston until you have put your things away in your cabin, and then you will be ready to go ashore with him.’

‘A good plan,’ said Bircholt ; ‘I should not like to go ashore alone in this great place. I will pack up

a few things in my portmanteau, and the others can be sent on after me.'

'If you will step into my cabin, I can talk to you, and we shall not be interrupted,' said Dr. Mordaunt.

Bertie Wollaston followed him, with a strange sense of something dreadful having happened oppressing him. He noticed the groups of passengers, with their friends, looked at him curiously, and with sympathetic eyes, as he walked with the doctor along the deck.

'I am awfully sorry for him. It must be a terrible shock to him,' he overheard someone say as he passed by.

Could the speaker be alluding to him? If so, what had happened? Was it anything connected with Maud? His conscience smote him hard as he thought he had not felt as delighted as he ought to have been when he drove down to the dock to meet the *Jumna* and the woman who was to be his wife. Had anything happened to her? and why had John Bircholt come over alone?

'Sit down,' said Dr. Mordaunt, as they entered the cabin; 'I have a very painful task to perform, and you must prepare to be pained and shocked.'

'Whatever is the meaning of all this mystery?' asked Bertie. 'Where is Miss Bircholt? Is she ill?'

Dr. Mordaunt did not answer at once, but looked gravely at Bertie Wollaston.

‘Why did she remain in Brisbane?’ he asked. ‘Was she too ill to come on board? That can hardly have been the case, or her father would not have left her.’

‘Miss Bircholt was a passenger on board this ship with her father until we arrived in the Red Sea,’ said Dr. Mordaunt.

‘Good God!’ cried Bertie, starting up in his excitement, and turning pale. ‘You do not mean to say she fell overboard, or that anything serious happened to her?’

‘Something very serious happened to her,’ said Dr. Mordaunt. ‘I am sorry for you, Mr. Wollaston, and sympathize with you; but you had better hear the truth at once, however painful. Miss Bircholt died in the Red Sea.’

Bertie Wollaston sank down on to the seat in the doctor’s cabin and covered his face with his hands. It was a terrible shock to him, and he could hardly realize it.

‘She imprudently went on deck at night,’ said Dr. Mordaunt, ‘and remained there for some hours. She caught a severe cold and died the next night, and was buried at sea.’

Bertie groaned aloud and swayed from side to side. Suddenly he looked up and said eagerly:

‘But her father states she was left behind in Brisbane.’

‘I must explain matters to you,’ said Dr. Mordaunt. ‘When his daughter died, Mr. Bircholt fell down insensible at her side, and when he recovered was delirious for several days. It was a happy thing for him, poor fellow, that such was the case, or he would probably have lost his reason from the shock. When he came round I soon found his mind was a blank as regards his daughter’s death. He does not believe she is dead, or that she ever came on board. He is firmly convinced she remained behind in Brisbane. He has been shown her cabin trunks and her clothes, but it has had no effect upon him. He thinks they belong to someone else. The captain has tried to convince him, and so have I, time after time. Upon every other subject Mr. Bircholt is as sane as you or I, but he has no memory whatever of his daughter’s death. It is most painful, and I dread what the shock will be to him when he returns to Brisbane and finds his daughter is not there.’

‘What do you advise me to do?’ asked Bertie Wollaston.

‘Keep up the delusion until you find a fitting opportunity to bring home the truth to him,’ said Dr. Mordaunt.

‘It will be a hard and painful task,’ said Bertie

mournfully. Then, turning to the doctor with a troubled face, he said, 'Tell me how she died, and when she was buried. Tell me everything you can about her during the voyage until she died.'

Dr. Mordaunt did as he desired, not making the details harrowing, but speaking the truth in a plain, unvarnished way.

Bertie Wollaston listened attentively, and every word sank deep into his mind. He knew he had not been as eager to welcome Maud to England as he ought to have been, and he would always regret such had been the case. It was all very, very sad, and troubled him sorely, and he hated himself for not feeling it more than he did. Now that the first shock was over, he nerved himself to what he felt to be his duty towards John Bircholt. He had lost Maud, and her father must be his special care. He knew now that he had never loved Maud as she had loved him. True, he would have kept his promise and married her, and they might have lived happily together for many years. He would always cherish her memory, and for any lack of love on his part towards her he would honestly strive to make amends by watching over her father. He knew how painful it would be to hear John Bircholt constantly referring to Maud and asking him to return to Brisbane with him. He thanked Dr. Mordaunt for the delicate

manner in which he had undertaken his painful task, and said :

‘Mr. Bircholt will go ashore with me. I will take charge of him, and in time I may be able to convince him that Maud—his daughter is dead.’

Dr. Mordaunt shook his head and said :

‘I doubt whether he will ever be convinced. Keep him in England as long as you can. If he returns to Brisbane alone, and finds her gone, he will lose his senses.’

Bertie Wollaston felt sad and troubled in his mind as he looked over the *Jumna's* side at the busy scene on the wharf while he waited for John Bircholt. He thought of Maud as he had first known her, and of the many happy hours they had passed together when the image of another woman had not risen between them. He put that image manfully on one side, and confined his thoughts to the woman he had once loved, and who was deep, deep down in the waters of the Red Sea.

‘He would never forget her,’ he said to himself; and again his conscience pricked him as it whispered to him, ‘You would have forgotten her had she lived.’

Why had this dreadful thing happened? He wished from the bottom of his heart that Maud could appear before him in life and health. He would

greet her tenderly, and take her to his arms and marry her.

‘Yes, with that other image in your heart,’ whispered Conscience.

He walked to and fro about the deck torn with conflicting emotions. Everything seemed to have gone wrong during the last hour. Maud was dead, and—well, why should he not think of her?—Lydia Andros was married to his best friend.

‘What might have been!’ He recollected having heard those words in a song somewhere. ‘What might have been’ could not be now, and he must sorrow for the dead and not long for the living.

John Bircholt came on deck, portmanteau in hand.

‘Are you ready?’ asked Bertie.

‘Yes. Sorry to keep you waiting so long. Let us get off the boat at once. I want to be quiet, and write a letter to Maud. She’ll be anxiously expecting to hear all about you, and how you look. I’ve all sorts of loving messages for you. There’s one I cannot remember, although I am sure to think of it before long.’

‘A message from the dead,’ thought Bertie, and sighed deeply.

CHAPTER XIII.

BURDEN RECEIVES A VISITOR.

As Bertie Wollaston sat and listened to John Bircholt's conversation, he found it hard to believe the man so calmly speaking was ignorant of his daughter's death. And yet he must be so—there was no other way of accounting for the delusion he laboured under.

When they went ashore Bertie Wollaston wished to take Bircholt to his own rooms, but could not persuade him to go there.

'It would not be fair to saddle myself upon you,' said Bircholt. 'I much prefer to go to some quiet place, not too expensive.'

Bertie Wollaston was relieved at his answer, although he had made the proposal to take John Bircholt home with him in all good faith. He thought for a few moments, and then decided it would be better to take Bircholt to one of the numerous private hotels situated in the streets leading from the Strand to the Thames Embankment. He found a nice, quiet place in Norfolk Street, and here he made the necessary arrangements for Bircholt's accommodation.

'Honest John' was not a traveller, and had seldom gone further away from Brisbane than Toowoomba or Southport, or an occasional trip down Moreton Bay. The traffic of London bewildered him, and he was heartily glad, and very much surprised, when they turned out of the busy Strand into Norfolk Street.

'It is wonderfully quiet here,' said John, 'considering it is so near the heart of London.'

Bertie Wollaston had not remained long with John Bircholt after seeing him all right at the hotel. Bircholt, he saw, felt tired, and had that yearning after a comfortable sleep ashore that travellers after a long sea voyage always find so welcome. When he left him Bertie Wollaston was undecided as to whether he should tell Edward Burden of his arrival, and of the strange loss of memory he suffered from. He hesitated to tell Burden all the facts—why, he did not exactly know. Burden appeared to have an almost unaccountable antipathy to anything relating to his former life in Brisbane. At one time he talked freely about those old days, but Wollaston had noticed he had gradually changed in that respect.

There was no reason why Edward Burden should not meet John Bircholt, but if he did so, he must be told what had occurred on the *Jumna*. Edward Burden had a rather disconcerting habit of reading men's minds, and Bertie Wollaston thought perhaps

he might discover that he had not thought quite so much of Maud as he ought to have done.

John Bircholt had been in London a week, and Bertie Wollaston had not yet informed Edward Burden of his arrival.

The first letter John Bircholt had written to Brisbane, directed to Maud, Bertie Wollaston had been given to post, and had destroyed it. He knew that letters being constantly sent to Maud Bircholt would attract the notice of the post-office officials in Brisbane, and that the letters would be returned. The opening of these letters would disclose the remarkable fact that John Bircholt was writing to his daughter, who had sailed with him in the *Jumna* to London. The post-office officials might, under the extraordinary circumstances of the case, communicate with the police, thinking that probably something very unusual had taken place. Such proceedings would naturally be totally incomprehensible to John Bircholt, and would cause him much pain and anxiety. It was impossible that Bertie Wollaston would be able to intercept all these letters, so, to save trouble, he wrote to a friend in Brisbane, asking him to explain matters at the post-office.

Bircholt's conversation was very painful for Bertie Wollaston to hear, but he could not avoid pretending to be interested in all that concerned Maud, and

what the unfortunate girl was supposed by her father to be doing in Brisbane.

As John Bircholt sat in a cosy armchair, chatting joyfully about the meeting between Maud and Bertie on their return to Brisbane, Wollaston felt it was more than he could bear for many days longer.

‘She was in good spirits when I left,’ said Bircholt, ‘and very anxious indeed about your returning with me. She sometimes wondered if the attractions of London had proved irresistible, and that in consequence you would decline to go back with me. I soon convinced her she had no cause for alarm on that account,’ said John, rubbing his hands together and smiling confidently. ‘I praised you up to the skies, Bertie, my boy, and she soon forgot any small troubles she might have had for a time. We must go back soon. She will be so anxious about you.’

‘It will be impossible for me to go until the racing season is over,’ said Bertie, in lieu of a better excuse. ‘Mr. Burden will not care to leave the management of his horses to anyone else.’

‘I don’t mean we must go back in a few weeks,’ said John Bircholt. ‘Maud said I must have a good holiday. By-the-by, do you think I ought to write to the manager at the bank and tell him what sort of a passage I had?’

‘As you please,’ said Bertie. ‘I have no doubt he

will be glad to hear from you. You are such a favourite there.'

'I believe they like me, if I am a bit slow,' said Bircholt. 'I'm not quite so fast as Edward Burden. It would not do for everyone to be so clever as that gentleman. I suppose I shall see him before long. As he was in the bank with me for some years, I think it would only be courtesy to call upon him, although I confess I do not much care about it.'

'I must tell Burden he is over here,' thought Bertie, 'as he might come across him unexpectedly, and then he would pitch into me for not informing him of John's arrival.'

Aloud he replied :

'I think you ought to see him before you return home ; but there is ample time.'

'Before *we* return home,' said John Bircholt, with a smile.

'Quite so,' said Bertie : 'before we return home.'

Left to himself, John Bircholt strolled about London and was much interested in all he saw. Many men fancy it shows superiority not to notice trivial things, but John Bircholt was not one of them. He took his time when he walked up and down the Strand, and peered into the shop-windows and wondered at the masses of people hurrying to and fro. John Bircholt's progress in the exploration of London streets was

slow—how slow can be easily imagined when it took him nearly a week before he reached St. Paul's Churchyard in the course of his peregrinations.

Naturally, the Bank of England possessed considerable interest for him. He had been employed in a bank nearly all his life, and was thoroughly wrapped up in banks and their business. One morning he mounted to the top of a bus and journeyed by slow stages to the Mansion House. On reaching his destination, he had no difficulty in finding out for himself which was the Bank of England. In his room in Brisbane he had a picture of the Bank of England, of which he was very proud. He regarded it with an amount of veneration that was amusing. He stood on a chair and dusted the picture carefully, and then admired it from that elevated position.

When he saw the real Bank of England before him, small wonder, then, that he was almost overcome. This massive building loomed up in front of him black, dismal, and yet imposing. John Bircholt halted at the gateway, and looked inside. He longed to enter the sacred precincts, but would have considered it something near akin to sacrilege for such a humble individual as himself to step on those stones that had been trodden upon by many millionaires and famous financiers.

He wondered if Edward Burden often paid a visit

to the Bank, and as the thought crossed his mind a man brushed quickly past him and entered the building. The liveried attendant touched his hat as he passed, and John Bircholt thought, 'He must be someone of consequence.' The back of the man seemed familiar to him, and he was sure he had observed that walk before. Yes, he was not mistaken: it was Edward Burden who had just entered the Bank.

John Bircholt thought he would wait until he came out again. He wanted to see Edward Burden, to find out if he had altered much, and what manner of man his enormous wealth had made him. Was he the same man in every respect as the Edward Burden who had altered Bertie Wollaston's cheque, and laid the foundation of his fortune on the proceeds?

John Bircholt had a respect for wealthy men in general, but he had no respect for Edward Burden, for he knew how he had taken the first underhand step to make his money, and he guessed that had been followed by other steps of a similar, or equally reprehensible, nature.

John Bircholt firmly believed that Edward Burden would sacrifice every friend he had in order to make money. He had not long to wait before Edward Burden came hurriedly down the steps and out at the entrance. He passed within a yard of John

Bircholt, but did not see him, and would not have recognised him had he done so, for his thoughts were elsewhere, and Bircholt's arrival in London was unknown to him.

Having nothing better to do, Bircholt followed Burden to his offices, and saw him enter. He formed a sudden resolution to call and see him, and acted upon it. He found it, as Bertie Wollaston had done, no easy matter to see Edward Burden. At last he said :

‘Tell him I have a message from Mr. Wollaston.’

‘Why did you not say so at first?’ replied the man he had spoken to.

‘Something about the horses, I suppose,’ thought Burden, as he gave orders for the bearer of the message to be admitted.

Edward Burden was writing when John Bircholt entered the room, and did not look up immediately. When he did glance at the new-comer he gave a gasp of surprise, but, with his usual self-control, quickly recovered himself.

‘Bircholt!’ he said. ‘I did not know you were in London. Sit down, man; I’ll attend to you in one moment.’

John Bircholt sat down and waited until Edward Burden had finished his letter. When he had done so, Bircholt said :

'I could not gain admittance, so I said Mr. Wollaston sent me with a message.'

'Why did you not send in your name?'

'Because I thought you might not care to see me, and I wished to see you,' replied Bircholt.

'Not care to see you? I am very glad to see you,' replied Burden. 'Wollaston did not tell me you had arrived in London, or even that you were coming over.—Strange he did not do so,' he thought musingly, as he watched John Bircholt's face.

There was something queer, he fancied, about 'honest John.' He seemed to be trying to recollect something, and was troubled because he could not do so.

'When did you arrive?' he asked.

'I came over in the *Jumna* rather more than a week ago. Mr. Wollaston met me on my arrival, and found me a nice quiet place to stop at.'

'And your daughter?'

'She is in Brisbane, waiting for Mr. Wollaston to return with me,' said Bircholt.

'You wish him to go back with you?' said Burden. 'That will be rather awkward for me. Has he told you he is managing my racing affairs?'

'Yes; but we are not returning at present—not until the racing season is over,' said John Bircholt.

'I shall have to call Wollaston over the coals for

not informing me you were coming to England, or of your arrival here. As an old friend of yours, he ought to have let me know,' said Edward Burden.

When Bertie Wollaston called at Burden's office an hour or two after John Bircholt left, he was astonished to find who had been there.

'You might have told me he was coming over, or that he had arrived in London,' said Burden. 'Why did you not do so?'

'Because I thought you would not care to see him,' said Bertie.

'Why should I not care to see him?' said Burden, with an inquiring look. 'I have known him for many years.'

'The last time we spoke about him you did not appear to be very friendly disposed towards him,' said Bertie, 'so I thought I would say nothing about it. Now you have seen him, I may as well explain fully to you what has occurred.'

CHAPTER XIV.

DISCUSSING JOHN BIRCHOLT.

'I MAY as well explain fully to you what has occurred.' These concluding words of Bertie Wol-

laston's sentence caused Edward Burden considerable anxiety.

What had occurred? What was there to explain? Only one thing of importance: John Bircholt had found out about the cheque, and had told Wollaston.

It was in anything but a firm tone he asked:

'And pray what has occurred?'

'I hardly know how to tell you,' said Bertie. 'It is a most extraordinary affair, and I can hardly bring myself to believe it.'

'It is coming,' thought Burden; 'I must be prepared to meet it.' Aloud he said:

'Tell me all about it, and let me judge for myself whether it is anything out of the common.'

Bertie Wollaston told him the story of Maud's death, and of John Bircholt's extraordinary loss of memory regarding the event, and everything connected with it.

'He firmly believes Maud is in Brisbane, alive and well, and he is constantly writing to her, and talking to me about her. It is most painful to listen to him, knowing what I do.'

'I fully sympathize with you,' said Burden, who was much relieved to find Wollaston's story had nothing to do with the cheque. Then he added: 'But I have not noticed any great change in you, or signs of grief, and Bircholt has been here over a

week, and you have known this sad news all the time. I had no idea you had such admirable control over your feelings; I always thought you a man whose thoughts were pretty clearly reflected in his face. You appear to me to be rather relieved than otherwise.'

'I knew he'd read me,' thought Bertie; 'I may as well make a clean breast of it—as regards Maud.'

'I ought to feel much more depressed,' he said; 'but the fact of the matter is, I do not believe I was ever deeply in love with Maud. I am ashamed to confess it, but I believe it to be the honest truth.'

'She was a most unlucky girl,' said Edward Burden, as he thought how at one time he had regarded Maud with favour. 'It was a sad fate to die in the Red Sea, and be buried in that dreary waste of water, which cannot boast of one redeeming feature.' Then, after a pause, he added: 'Maybe it is better so, for she might have found you did not love her, and she was a very sensitive girl, and the shock would have been severe. I do not like over-sensitive women, and their lives, I imagine, are seldom happy.'

'And yet you are married to a very sensitive woman, if I read her aright,' thought Bertie; and added: 'Over-sensitive women no doubt suffer, but

they are far above the women who receive slights and snubs as a matter of course, in order to gain a footing in a society that does them no credit. Maud, poor girl, was sensitive, and I should have tried to bear in mind that fact had she lived.'

Edward Burden laughed harshly as he replied :

'Maud is dead, and you are free : that makes all the difference in your feelings towards her. I generally notice when a man's feelings towards a woman cool he has transferred his affections, or a considerable portion of them, elsewhere, or has forsaken the woman he thought he loved for some ambition in life.'

'You speak as you feel,' said Bertie hotly. 'Perhaps you have experienced such emotions as you describe.'

'I have,' was the quiet reply. 'I once thought I loved a woman in those far-away days in Brisbane. I believe I should have made her my wife, had I not sacrificed her to my ambition. I meant to be a millionaire, and she would not have helped me ; therefore, I placed my ambition before what I thought to be my love.'

'And is your ambition placed before your love now ?' asked Bertie.

'The case is different,' was the reply. 'My ambition and my love run together, and the com-

bination is irresistible. Why did you ask the question?' he added, as an afterthought.

Bertie Wollaston felt uncomfortable. Why had he asked the question? Was it in the vague hope that Edward Burden still placed his ambition before his love, and, if so, what consolation was he to derive from that?

'I hardly know why I asked it,' he faltered. 'A sudden impulse, I suppose.'

'Then do not give way to sudden impulses,' said Burden; 'they may cause a rupture between us.'

Bertie felt inclined to utter a good round oath. This man, whom he called his friend, appeared to read him like a book. He mentally resolved he would take particular care to close that book to Burden in future, if possible.

'What am I to do about Bircholt?' asked Bertie, changing the subject.

'Send him back to Brisbane alone,' said Burden, who heartily wished such an event would happen.

'He would be loath to return without me,' said Bertie, 'and it would be a callous thing to do. Dr. Mordaunt told me if John Bircholt returned to Brisbane and discovered his daughter was not there, he would lose his senses.'

'And would then be placed under proper control,' said Edward Burden. 'At present he is wandering

about London with a portion of his mind, or memory, or whatever you care to call it, missing ; in a few weeks other portions may be missing, and he will become dangerous. There are too many mad people who are considered sane walking about at the present time, without adding John Bircholt to the number.'

'He's sane enough,' said Bertie ; 'poor old chap, it's a mercy he has forgotten what has happened, or he would not be sane long.'

'Precisely,' replied Edward Burden. 'Here you have, for the sake of argument, a sane man, but with a portion of his memory gone. That forgotten memory may return at any moment ; then, you say, he will go mad. When he sat in this office a short time ago, he seemed to me to be trying to recollect something : he was trying to recollect his daughter's death. Send him back to Brisbane. It will be safer for you, because, when he does recollect Maud's death, he will probably blame you for it. Lunatics have a peculiar habit of trying to damage their best friends. Has his case ever struck you in this light ? Has he ever told you he has forgotten something ?'

'Yes,' said Bertie. 'He said when we left the steamer, "I've all sorts of loving messages for you. There's one I cannot remember, although I am sure to think of it before long." Those were his own

words, and I thought it must be a message from the dead.'

'Bircholt is right. He will think of it before long, and when he does think of that message from the dead you will receive a shock that will surprise you,' said Burden.

'But it seems such a cold-blooded proceeding to pack the poor fellow off to Brisbane alone, knowing what will happen when he arrives there,' replied Bertie.

'Then, why not go with him, and take care of him, after the racing season is over?' suggested Burden. 'If he loses his reason, you can return, and leave him in as comfortable a position as possible.'

He watched Bertie Wollaston, scrutinizing his face keenly as he spoke, in the vague hope of discovering a clue to his thoughts.

Edward Burden knew his wife and Bertie Wollaston were very good friends, and on excellent terms with each other, but there was a lurking suspicion in his mind that Wollaston was exceedingly partial to Lydia's society. Edward Burden was gradually nearing that unhealthy state when everyone around him was regarded with suspicion. He rather encouraged himself in forming suspicions, and took a secret delight in finding proofs to support them. He had an irritating way of throwing out hints and sug-

gestions peculiarly annoying to a man of Bertie Wollaston's temperament. As yet he had not come to entertain suspicions regarding his wife, but he was gradually being led in that direction.

Bertie Wollaston thought, from Edward Burden's manner, there was something hidden behind the advice that he should accompany John Bircholt to Brisbane. In reply to Burden's remark, he said :

'It will be of no use my returning to Brisbane with him now Maud is dead. The better plan will be to keep Bircholt here, where I can look after him.'

'I thought you would decline my proposal that you should return to Brisbane,' said Burden.

'Then, why did you make it?'

'Because I wished to have my opinion confirmed.'

'I do not think it is friendly on your part to experiment upon me in this way,' retorted Bertie. 'I have noticed of late your manner has changed again, and you are relapsing into that sullen, sarcastic mood you were in before your marriage. Take my advice, and do not stick so close to your work.'

'We will not discuss my manners,' replied Burden. 'The question is, What must we do with John Bircholt? You are interested in him because he is Maud's father; I am interested in him because we worked together for so many years. You think John Bircholt is sane; I am not of that opinion.'

No man is sane who has lost a portion of his memory; at least, such is my opinion, although ninety-nine men out of a hundred might disagree with me. What do you purpose doing for, or with, Bircholt? For my part, I should place him under restraint.'

'It is a difficult matter to deal with offhand,' replied Bertie; 'but I shall be no party to placing him under restraint. There is ample time to think the matter over, as he will not be returning home for some months. In the meantime, he had better remain where he is. He is quite contented, and perfectly harmless.'

When Edward Burden was alone he thought over the recent conversation with Bertie Wollaston. He hated the thought of Bircholt remaining in London. If by any chance John Bircholt had discovered about the alteration of Wollaston's cheque, he would be a constant menace to his peace of mind.

At last Edward Burden worked himself up to such a pitch that he determined to find out if John Bircholt knew his secret. This could only be done by having Bircholt constantly near him. He knew what a methodical man Bircholt was, and how he loved work of the kind he had been accustomed to all his life. It would not be a bad plan to ask Bircholt to help him in his office work, which need not be made laborious, and would only occupy a few hours of his

time each day. He thought 'honest John' would be rather pleased at the idea of working for Edward Burden, millionaire and financier.

When he arrived home Lydia noticed he looked anxious and depressed. She was always solicitous about him, and tender and kind to him, but she had found out since her marriage she did not love him as a woman ought to love the man she weds.

Lydia Burden respected her husband, and admired his strength and determination. She studied him, and her active, fertile brain often rendered him valuable assistance. Edward Burden frequently consulted her, and she was proud of a confidence that was seldom bestowed upon others. She had not heard of John Bircholt's arrival in London, or of Maud's sad end. Bertie Wollaston had not called at the Burdens' since Bircholt's arrival.

When she asked her husband the cause of his trouble he did not tell her, because he could not explain **everything** in regard to John Bircholt. He put it down to over-anxiety about certain speculations he was then engaged in.

After dinner she said :

'We have not seen anything of Mr. Wollaston lately ; I suppose he is busy.'

'Bertie has not much spare time on his hands now,' replied Burden. 'Shall I tell her about Maud?'

he thought, and suddenly decided to do so. 'He has had a severe trial during the past few days. It is a sad story, but I may as well tell it you.'

He then proceeded to tell her in an unsympathetic manner how Maud Bircholt died, and of John Bircholt's strange delusion; but he did not mention his intention of employing Bircholt, if possible.

Lydia Burden felt very sorry for Bertie Wollaston. She had a sympathetic nature, and wished to tell him how much she grieved for his loss. Her opportunity came when Bertie Wollaston called and found her alone.

CHAPTER XV.

DANGEROUS SYMPATHY.

BERTIE WOLLASTON persuaded himself he was in need of sympathy, and thought where he could best obtain it. Lydia Burden knew of his engagement to Maud, for they had discussed the matter together before her marriage. She would be very sorry to hear of Maud's sad end, and of John Bircholt's misfortune. Clearly, if he needed sympathy, he ought to call upon Mrs. Burden. She would treat him in a far different manner to her husband. There would be no sarcastic remarks, no probing of his mind to find

out what he really thought about Maud's death. Bertie commenced to think he was an ill-used man, and that Edward Burden did not treat him fairly.

He called at the Burdens' house, and found Lydia alone. He was unaware that she knew of Maud's death, but her first words told him she had been informed of his trouble.

'I sympathize with you deeply,' she said to him, 'in the great trouble that has come upon you. It is very sad, and I am truly sorry for poor Maud's untimely end. My husband gave me all the particulars, and I was very much shocked.'

'I knew you would sympathize with me,' he replied; 'that is why I came to you. I feel very lonely and miserable, and John Bircholt's conversation is most painful to me.'

'How strange he does not remember his daughter's death!' she replied. 'I must ask my husband to bring him here. I should like to study his case; it must be interesting, although painful. Perhaps it is a merciful dispensation of Providence that he has forgotten his loss.'

'You would like "honest John,"' said Bertie, with a smile. 'He was in the same bank with your husband in Brisbane for many years.'

'I have not heard many particulars about my husband's early days in Queensland. He is so

wrapped up in the present that he has almost forgotten the past. You knew them both in Brisbane; were they good friends?’

‘I should say they were on excellent terms, that is, in so far as a slow plodder and a brilliant financier have feelings in common.’

‘My husband is a brilliant financier; you are quite right,’ she said musingly. ‘You are his best friend, Mr. Wollaston,’ she added. ‘Have you noticed any change in him of late?’

‘I think he works too hard,’ replied Bertie. ‘He has no time to rest, he says, but I think he ought to have more recreation, or his brain will not stand the strain. He is always working at high pressure, and that is not good for him. Cannot you persuade him to take a brief holiday? I am sure it would do him good.’

‘I have tried to do so,’ she replied, ‘but his invariable answer is that he cannot spare the time. He says there are so many people whose interests he has to consider in addition to his own. He is a very conscientious man.’

‘He is not considering either his own interests or other people’s when he overworks himself,’ said Bertie. ‘I know he is not well, because he is so irritable, even with me, and when I told him of Maud’s death he did not sympathize with me as I

expected. On the contrary, he said I appeared to be relieved.'

'But I am sure he did not mean it,' said Lydia quickly. 'I know him better than that, and the way he spoke of your loss to me was quite sufficient to prove he sympathized with you, and so do I. What a terrible shock it must have been when you heard Dr. Mordaunt's story!'

She looked so charming in her sympathy for him that Bertie Wollaston felt his heart beat fast. Her sympathy was dangerous, and he knew it, but as yet Lydia did not know any danger menaced her own peace through her sympathy.

'You are very kind to me,' said Bertie, 'and your sympathy is very dear to me; one gets so little of it in the busy world.'

'You are my husband's best friend,' she replied, 'and that gives you an additional claim upon my sympathy, but I should feel deeply for anyone who suffered as you suffer.'

Bertie Wollaston then went on to explain how he hoped to induce John Bircholt to remain in England for several months, and during that time he trusted to find out some way in which the truth could be brought home to him without seriously affecting his mind.

'He ought to be gradually led up to the truth,'

said Lydia. 'His mind must be prepared to receive the sad news ; any sudden revelation would be dangerous. Perhaps I may be able to help you when I hear how he talks of his daughter. It is hardly fair that you should be called upon to bear the burden of such painful conversations alone, and I will try and help you when I know Mr. Bircholt.'

Bertie Wollaston again thanked her, and the conversation took another turn. He had suggested to her some weeks before that she might persuade her husband to take a house for the Ascot week, as he had several horses going to run at the Royal meeting. He asked her whether she had mentioned the matter and she replied with animation :

'I quite forgot to tell you : I did make the suggestion, and my husband seemed pleased with the idea. He has taken a house at Sunninghill, and has promised to spend a month there, with occasional runs up to town.'

'I am glad to hear it,' said Bertie. 'It will be a relief for you to be in the country for a few weeks, and it will do him no end of good. I wish he would take more interest in his horses ; perhaps he may do when he has the opportunity of seeing them carry his colours at Ascot.'

'I should like to see him win a race at that meeting,' replied Lydia. 'It is the one race-meeting of

the year I always attend. It is so enjoyable, and the gambling gives way to genuine love of the sport, or perhaps the surroundings make one think so.'

'There have been some big plunges at Ascot,' said Bertie, smiling.

'I should not like my husband to bet heavily,' she replied.

'He is too cautious for that, and has no great faith in horses, although I often tell him he speculates on far greater uncertainties than horse-races,' said Bertie.

'I think he will enjoy the Ascot week,' she said, 'and I know you will do your best to win for him.'

'Andrews is confident of landing a couple of races,' said Bertie. 'Solomon will take some beating in the Gold Cup, and then we have Star and Garter in the Royal Hunt Cup.'

Horse-racing had not much attraction for Lydia Burden, except in so far as it concerned her husband; and when Bertie Wollaston left, she went into her study and commenced to write.

Lydia had no settled hours for work. She found she could write best when the inclination to do so was upon her. She had at one time arranged certain hours in which to write, but when her thoughts did not flow freely she soon saw her words were laboured and the sentences unattractive. She had an excellent

memory, and made very few notes, and her plots were formed as the work progressed.

In the book she was engaged in writing one character caused her anxiety, if not actual pain. It was not a character she had thought out, but it had grown upon her as she wrote. It was a portrait in words, and her conscience smote her as she thought how it resembled her husband. And yet, she argued with herself, how could it possibly be her husband's character she was sketching, when he was such a different man? They were alike, and yet unlike, and she was puzzled to think how she had involuntarily connected the one with the other. It pained her to think this man of her imagination, whom she did not admire, but was tempted to despise, had become associated in her mind with Edward Burden.

Bertie Wollaston thought her sensitive, and he was right. Anything dishonourable, mean, or unworthy she could not tolerate. She prided herself on drawing her characters from life, and with a cruel subtlety this man Robert Joyce had grown uncommonly like Edward Burden. She felt tempted to change Robert Joyce's character, but found she could not do so. It clung to her, and would not be pushed aside. She was paying the penalty of creating something abhorrent to her, and yet Robert Joyce fascinated her and terrified her.

As she sat in her study, pen in hand ready to write, she fell into deep thought. She saw to what lengths such a man as Joyce would go, and have no fear of the consequences. He would sweep out of his path even those who loved him, and whom he was bound in honour to protect, if they stood between him and his ambition. Surely her husband would never go to such an extreme. She determined to put all thought of Edward Burden on one side as she wrote of Robert Joyce. She commenced to write, and found it impossible to do as she had determined. She pushed the paper away with a petulant gesture, and rose from her seat, pacing the room slowly, and endeavouring to persuade herself it would all come right in the end, and that Robert Joyce would turn out a much better man than she anticipated.

When Edward Burden returned home she alluded to Bertie Wollaston's visit, and said how she had sympathized with him in the great trouble that had come upon him.

Edward Burden smiled, and she did not like his smile. The thought flashed across her that Robert Joyce would have smiled in that way, and it irritated her.

'He said you did not appear to sympathize with him,' she said, 'and I told him he must be mistaken, for I was sure you would feel for him.'

'He was not mistaken,' said Burden, much to her surprise. 'He did not need my sympathy. Do you know, Lydia, that he ceased to love Maud Bircholt after he arrived in England?'

He did not appear to be noticing her, but he was, and watching her face. He saw she was surprised, he fancied a little startled, and he flattered himself he was again reading the thoughts of another aright. He waited quietly for her answer, and in a few moments she replied:

'Are you quite sure you are correct in making such an assertion?'

'Perfectly,' was the calm reply. 'He told me so himself, although perhaps not in the words I used.'

'But he was deeply grieved, I am sure, and he knew I sympathized with him; he would hardly go so far as to win my sympathy under false pretences.'

'No, I do not think he would,' said Burden candidly. 'Naturally, he feels Maud Bircholt's death very much—any man not entirely devoid of feeling would do so—but that does not alter the fact that he had ceased to love her, and therefore he did not deserve my sympathy.'

'He cherishes her memory dearly,' said Lydia.

'No doubt,' replied Edward Burden. 'It is her memory he solaces himself with, and he can cherish it and still be free.'

‘He must be selfish, if he merely loves the memory of her, and not what she was to him in life,’ said Lydia.

‘My experience of men is that they are all more or less selfish. There are degrees in selfishness, as in other things, and I do not think Wollaston is what you would call a selfish man. He strikes me as being rather considerate for the feelings of others,’ replied her husband.

‘If he ceased to love her, there must have been a cause,’ said Lydia.

‘Absence from her and new scenes and faces. For all I know, he may have fallen in love with some other woman; I should think it highly probable,’ said Edward Burden.

‘It may be as you surmise,’ she replied, ‘but I doubt it. I have never heard him mention any other woman, but he told me about Maud Bircholt and of his engagement to her. I should like to meet John Bircholt. Will you ask him here some evening with Mr. Wollaston?’

‘If you wish it,’ he replied. ‘Curious, his loss of memory.’

‘It will be a sad blow to him when he recollects,’ said Lydia.

‘I was thinking of asking him to help me at the office,’ said Burden. ‘I can find him some easy

and congenial work, and I think he will like the idea.'

'How considerate of you!' she said, with a bright smile. 'It will keep his mind occupied, and that must be very necessary in his case.'

When Lydia retired, and he sat smoking a cigar, Edward Burden thought:

'I was not mistaken. I believe if Wollaston had been free before Lydia married me, he would have stood an excellent chance with her. She is not in love with me, but there is no danger in that. Do I love her? In a conventional way yes, and I am certainly proud of her. I loved her when I asked her to be my wife. Strange how we strive and struggle to obtain our desires, and when we succeed the pleasure experienced during the effort is gone.'

CHAPTER XVI.

BURDEN ALARMED.

IT was a relief to Bertie Wollaston when John Bircholt accepted Edward Burden's offer to assist him in his office. Despite the fact that he despised Burden for what he had done in the past, John Bircholt was flattered at the confidence reposed in

him by the millionaire. He soon discovered the work entrusted him to do was of a confidential character, and this pleased him still more.

‘Strange,’ he said to Bertie, ‘that I should come to England for a holiday, and then set to work to help Edward Burden. However, I am glad of the occupation, for I was tired of having nothing to do. Maud will be surprised, because she knows I am not partial to him.’

Edward Burden was most considerate to John Bircholt, and had the latter not been aware of that one flagrant outrage upon Bertie Wollaston’s friendship, he would have admired the successful financier. Burden watched John Bircholt keenly, and one morning he made a discovery which alarmed him. ‘Honest John’ had a habit of talking to himself, and when he had a pencil in his hand, and sat musing in his peculiar way, he often dotted fragments of his thoughts down on any paper that might happen to be in front of him.

John Bircholt often wondered whether Edward Burden thought of the past, and how he had made his first rise in the world, and whether what he had done troubled his conscience in any way. Burden did not act like a man who had anything upon his mind, nor did he look as though haunted by anything he had done. Bircholt was musing over old times as

he sat alone in the office, and muttering quietly to himself. He imagined how Edward Burden had altered Wollaston's cheque from one hundred to ten thousand pounds, and as he did so he dotted down the figures mechanically upon a piece of paper. He was still musing when Edward Burden entered the room, and, seeing him evidently lost in thought, said :

‘Dreaming of bygone days, Bircholt ? I hope your recollections are pleasant.’

John Bircholt looked up and said slowly :

‘I often think over those old days when you were in the bank in Brisbane. What a contrast there is between what you were and what you are, but I was always one of the few who felt you would get on in the world, although I hardly thought your rise would be so rapid.’

‘Money makes money fast,’ said Edward Burden, ‘and when I have it I do not care for it to remain idle. I like to turn it over quickly and multiply it in the process. That was a lucky hit I made over those Mount Morgan shares ; I suppose you recollect all about it ?’

‘I’m not likely to forget it,’ said Bircholt absently.

‘I advised Wollaston to speculate in them when I bought,’ said Edward Burden, ‘but he declined. Had he done so he might have been a rich man now.’

'You must have got your information from a very good source,' said John. 'I often wonder who gave you the tip.'

'I don't mind telling you at this distant date,' said Edward Burden, with a slight laugh, 'that I made use of information passing through my hands on the way to the manager. You would not have used that information, but I saw no harm in doing so, and I have never had cause to repent my action.'

'It was not quite the correct thing to do,' said Bircholt, 'but then I am considered over-scrupulous, and no doubt most men placed in a similar position would act as you did.'

About half an hour later John Bircholt went out for luncheon. Edward Burden, glancing at the papers, saw Bircholt had been scribbling in an absent-minded way on sundry pieces of paper.

'The beginning of the end,' he thought; 'the poor old chap's mind is often wool-gathering. I wonder what he has been musing about.'

He picked up a piece of note-paper and saw traced in faint pencil-marks :

'Message from Maud. Wish I could recollect it.'

'Just so,' said Burden to himself, 'and when you remember it we shall have to do the best we can for you.'

Odds and ends of various accounts that had occu-

pied John Bircholt's attention during the morning were dotted down.

Edward Burden commenced to tear the papers and drop them into the waste-paper basket.

The piece of paper he had been scribbling on before Edward Burden came in Bircholt had pushed on one side.

Edward Burden, as he glanced at the figures on it, turned pale.

In faint pencil-marks were the figures '100,' and then two noughts followed at some little distance. Lower down on the paper was '£100' written as it would be in a cheque, and then again made into '£10,000,' and a portion of a signature commencing 'Ber,' and then stopping short. To look at, the paper resembled the following :

100	00	
£100	10,000.....	BER

Edward Burden sat down in the chair recently occupied by John Bircholt, with this paper, scrawled over in pencil, in his hand. The figures had a meaning to him they would have had for no one else, except John Bircholt. The millionaire, the great financier, looked at them and shuddered. They told him plainly enough that John Bircholt knew what he had done, and how he had altered Bertie Wollaston's

cheque, and obtained the money to invest in Mount Morgan shares. True, the money was repaid to Wollaston's account, but that did not lessen the first offence, nor was it any excuse for a betrayal of friendship. Edward Burden crushed the paper in his hand, and with an oath rose from the chair.

John Bircholt knew how he had made his money over Mount Morgan's, and 'honest John' despised him for it.

Then, why had he accepted a position in his office? Was there any ulterior motive for his doing so?

Edward Burden did not even now regret having used his friend's money—the end justified the means to him. What he did regret was that he had blundered in mistaking 'honest John's' powers of penetration and observation. He knew Bircholt's ways when in the bank, and how unsuspecting he was, and had trusted to his taking the transaction as a matter of course, and not troubling himself further about it.

He must think the matter out, and see what had best be done. He went into his private room, locked the door, and entered the strong-room.

Ten thousand pounds was the sum Edward Burden required when he was about to start upon the road leading to millions. It has been seen to what lengths he was prepared to go to obtain that sum, and to

what length he did go. He would have dipped his eager hands into the bank coffers, and risked the chance of imprisonment and ruin, had Mount Morgans proved a delusion and a snare. Bertie Wollaston's chance cheque for one hundred pounds showed him an easier and safer way of obtaining ten thousand pounds. Had his speculation failed, he would have confessed what he had done to Bertie Wollaston, and thrown himself upon his generosity and forgiveness.

As he looked round his strong-room, at the boxes crammed with sovereigns, he thought how small a sum ten thousand appeared to him now. He would give that and double to-morrow for a horse if he desired to possess it. He had thousands upon thousands of pounds in gold, and was worth several millions, and yet there was a flaw in all this wealth that might cause a golden ruin. The flaw could never be mended, but it might be concealed. If he hid the flaw from everyone, it would never be found out. But John Bircholt, the honest plodder, the man whose memory was partially blank, knew of this flaw in the millionaire's pile of gold, and the mere thought of it was gall and bitterness to Edward Burden.

If Bircholt was so absent-minded as to scribble all manner of incoherent figures and broken sentences,

at all times and in all places, what might not happen? In his anxiety for his honour, which he had lost, but which he clung to the more tenaciously, Edward Burden exaggerated to an almost absurd degree the chances of exposure. It did not trouble him to know he had done this thing, but it sorely affected him when he thought others might know it. He had no repentance for what he had done, nay, he pitied himself for fear it might be proclaimed to the world. His success proved to his satisfaction that he was justified in his act.

He opened a drawer, and gazed at its contents—the golden dream of his younger days which he had realized. He had wealth, and wealth meant power. Why should he not use that power, and sweep John Bircholt out of his path? It would be a kindness to Bircholt in the end to put him safely away, because, sooner or later, his sleeping memory would awake, and then the reaction would set in.

He had no more use for John Bircholt now he had discovered all he wished to know. Should he question Bircholt, and make certain of the fact, or take the figures he had seen on the scrap of paper as sufficient evidence?

John Bircholt returned to the office while Edward Burden was in his strong-room. He sat down, and saw someone had removed the memoranda he had

made on various matters, but he was quite unaware he had pencilled down anything to disturb Edward Burden's equanimity. He waited patiently until Burden entered the room.

'Have you been looking over the notes I made?' asked John; 'I notice someone has done so.'

'I saw several scraps of paper about,' replied Burden, 'but they appeared to be of no importance, and I tore them up. Did you leave anything particular amongst them?'

'Oh no,' replied John; 'I had been merely making calculations. You must have cleared a large sum over that new patent of Dixon's.'

'I did,' replied Burden, who saw John Bircholt had no idea what he had put down on the paper that had caused him so much anxiety; 'it is an easy way of making money to buy the production of another man's brains. Dixon will be furious when he learns how much he might have made, and how little he obtained.'

'Do you think it is fair to a man to take advantage of his necessities to make money out of him?'

'Certainly,' replied Burden; 'that is why some men become rich and others remain poor.'

'I am very dull, I know,' said John; 'but it strikes me a man like Dixon deserves to share in the huge sums that will be made out of his patent.'

'I gave him what he asked for it,' replied Edward Burden.

'But you had more knowledge of its commercial value than he had,' replied John.

'Quite so; that is why I purchased it.'

'It is a hard world,' sighed John Bircholt.

'Not at all,' replied Burden; 'I am afraid we do not regard such transactions in the same light.'

John Bircholt seldom got the better of an argument with Edward Burden, although he was not convinced, or his convictions shaken, by the financier's contentions.

'Honest John' was inclined to class many of Edward Burden's deals as shady, but this was no more than he had expected.

Commercial morality does not bear too strict an investigation. In the piling up of huge fortunes, the unfortunate go to the wall, but if John Bircholt had his way, they would receive some recompense out of the plunder.

CHAPTER XVII.

GOING DOWN FOR ASCOT.

MILLIONAIRE BURDEN was a member of the Four-in-Hand Club, and his coach was one of the best

appointed appearing at the meets. Bertie Wollaston purchased the team for him at a stiff price, which Edward Burden willingly paid.

‘Do the thing well,’ he said to Bertie, ‘and do not stick at expense. I’m not much of a judge of horses, but I know enough about them to tell when they look better than other people’s.’

Bertie Wollaston had been at considerable trouble to get the team of four magnificent bays together. He had scoured the country for them, determined to obtain exactly what he required. He was well repaid when he saw Edward Burden’s coach so splendidly horsed, and heard the comments passed upon it.

Edward Burden seldom drove, and Bertie Wollaston generally handled the reins. He was a good whip, and nothing suited him better than to handle a team like Burden’s.

It had been arranged that the Burdens were to drive down to Sunninghill, but at the last moment Edward Burden was detained in the city.

‘You can drive my wife down,’ he said to Bertie, ‘and I will join you in the evening.’

Bertie was rather pleased at this arrangement, but Lydia would have preferred her husband accompanying them. There was no time to invite anyone, so she and Bertie Wollaston were fated to make the journey alone.

It was a bright sunny morning when they set out. The horses were in splendid condition, and the gold-mounted harness set them off to perfection.

Lydia Burden felt proud of the turn-out as she looked at the four beautiful bays, the grooms standing at the leaders' heads, and the yellow-and-black coach as clean and bright as new paint and much attention could make it.

'I wish Edward could have come with us,' she said ; 'he would have enjoyed the drive.'

She looked very charming in her well-fitting driving costume, her brown hat, relieved by a scarlet feather, resting daintily on her fair head, her hair appearing in rippling waves beneath.

Bertie Wollaston thought she had never appeared more attractive, and had he been in Edward Burden's place, no business, however important, would have kept him from her side. She took her place on the box-seat, and Bertie Wollaston, handling the reins like an expert whip, gave the signal, and the grooms, leaving the horses' heads, swung up behind.

How exhilarating is a drive on a well-appointed coach on a beautiful bright morning in early June ! In this lovely month old England looks at her best, and there is no country in the world that can equal her rural scenes.

Lydia Burden loved the country, and she soon

forgot the disappointment caused by her husband's absence, as the coach went along the well-kept road at a fair pace.

Bertie Wollaston took the road through Hounslow and past the famous Heath, once notorious as the scene of operations of celebrated highwaymen, now used as the manœuvring-ground of the regiment quartered at the barracks. Along the Staines road, splendidly kept and level as a die, they drove until they came to the picturesque village of Bedfont, with its curious old church and quaint-cut yew-trees, standing in front of the porch like two peacocks preening themselves in the sun; past the village green with its pond and white railings, sundry ducks dabbling peacefully in the water, utterly oblivious to everything except the pleasure their morning bath afforded them.

‘What a quaint little village,’ said Lydia, ‘and how peaceful and quiet it all looks. Country people have much to be thankful for. Those labourers in the fields, how much better off they are than the toilers in London. Their children, instead of playing about in the gutters, and inhaling the foul atmosphere, revel in the pure air and romp about the village green. They ought to be grateful their lot is cast in such a pleasant place.’

She spoke the truth, and yet these people are not

satisfied with their lot. They are quite as discontented as their fellows of the great cities.

Staines was reached in due course, and they drove over the bridge across the Thames, where numerous house-boats were lying below, and the Queen's swans were gracefully gliding about on the water. Then through Egham and on to Virginia Water, where they made a halt. Bertie Wollaston and Lydia Burden strolled about the grounds of the hotel and down to the shores of the great lake, which resembles a bay transported bodily from Sydney Harbour—at least, so said Bertie as he chatted to her about that loveliest of scenes in a far-off land, and compared the beauties of the two. It was very pleasant, this quiet walk along the shore of the lake, and Bertie Wollaston was dangerously near showing how much he was in love with his friend's wife. He kept himself well in hand, however, for he knew it would mar the harmony if he trod upon forbidden ground in their intercourse. She was not for him. What might have been could not be now, and he must content himself with her society and make the most of it. Lydia Burden had always found pleasure in Bertie Wollaston's society. Before her marriage she had felt strangely attracted by him, and when he told her of his engagement to Maud it caused her a momentary pang. As she walked by his side in this

quiet romantic spot, she felt a sudden fear that she was too happy away from her husband and alone with Bertie Wollaston.

He had been silent for a few moments, and she looked timidly at his face to see whether his thoughts were in harmony with her own. As she raised her eyes he looked straight into them, and she saw he had been thinking of her.

‘We had better return,’ she said, controlling her feelings, and they retraced their steps.

They were more silent now; their powers of conversation suddenly seemed to have deserted them. This soon passed off, and as the drive was resumed they forgot for a time what they had seen in each other’s eyes by the lake.

The house Edward Burden had taken at Sunning-hill was not far from Ascot, and was surrounded by the beautiful country which bounds the Windsor great park. The house was picturesque, and, in the midst of an exquisite garden, the French windows opened on to a spacious lawn. It was an ideal summer residence, and Lydia Burden felt grateful to her husband for selecting it.

The Burdens had very few intimate friends, for Edward Burden preferred to be quiet at home, and consequently visitors did not receive encouragement. They gave dinners, which were much talked about

and discussed afterwards, not so much on account of their magnificence, as for their excellence. At these dinners their acquaintances gathered round them, but to the privacy of their home very few found admittance.

Mrs. Andros was to arrive at Sunninghill early in the following week, and for the races a small house-party had been invited.

Edward Burden came down from London in the evening, and seemed pleased to find everything in order, and was more sociable than usual during dinner and afterwards.

Lydia Burden found many things to attend to, and while she was in consultation with the house-keeper, Edward Burden and Bertie Wollaston strolled about the grounds.

'An evening like this does a fellow good,' said Bertie. 'I wonder you do not live down here several months in the year.'

'It soon palls on one,' said Burden. 'I like it well enough for a few weeks, but it becomes very monotonous. You must have had a pleasant drive down. Did the horses go well?'

'Splendidly,' said Bertie. 'There are not many teams to beat them.'

'I hope my racehorses will find there are not many to beat them,' said Burden. 'I've a good

mind to have a big gamble over the Hunt Cup, for a change. It is a risky kind of speculation, but I can afford to lose. Has Star and Garter much chance of winning?’

‘I think he has, and so does Andrews. The horse has had a good preparation, and the distance will just suit him. The weight, eight stone, will not trouble him, and Radford knows how to handle him. All things considered, I think there is an excellent chance of Star and Garter carrying the gold jacket to victory,’ said Bertie.

‘How much could I win over such a race?’ asked Burden.

‘Several thousands.’

‘Fifty thousand?’ asked Burden, lighting a cigar and talking quietly, as though backing a horse to win fifty thousand was a mere trifle.

‘Well, yes, I dare say you could back him to win that amount,’ said Bertie hesitatingly.

He remembered what Lydia Burden had said about betting.

‘You seem doubtful,’ said Burden. ‘Is it because the amount is too heavy, or because the horse is not good enough? If Star and Garter is worth backing to win five thousand, he is, in my opinion, worth backing to win fifty.’

‘Of course, you must do entirely as you wish,’

said Bertie, 'but fifty thousand is a heap of money.'

'How much should I have to put on to win that sum?'

'You would not average ten to one to that amount,' said Bertie, 'because Star and Garter has already been backed by the public.'

'Back the horse to win me what money you can at reasonable odds,' said Burden; 'say not less than seven or eight to one.'

'Certainly,' said Bertie. 'I will set the commissioner to work as soon as I get back to town.'

Now that Edward Burden had made up his mind to back Star and Garter for the Royal Hunt Cup, he appeared to take more interest in the approaching meeting than he had ever done before.

Lydia did not like the idea of heavy betting, because it seemed to turn the genuine sport into a mere matter of money-making. She was, however, pleased to note that her husband's interest was at last aroused in something apart from Stock Exchange speculations.

Bertie lost no time in acquainting Andrews of Burden's intentions with regard to Star and Garter. He had a consultation with the trainer, who thought it a lot of money to risk on a somewhat uncertain horse, but was sanguine about the chance of success.

‘Mr. Burden does not often back his horses,’ he said. ‘I wonder why he is doing so in this case.’

‘A passing fancy,’ said Bertie, ‘which a millionaire can afford to indulge. I think I shall have a plunge on him, for Mr. Burden’s luck is proverbial.’

‘He’s a remarkable man,’ said the trainer. ‘When he bought Solomon I knew he was something out of the common.’

‘Because no one else would have given such a price for the horse?’ asked Bertie, with a laugh.

‘No; because he bought the horse in order to prevent another man from doing so,’ said Andrews. ‘When a man pays a few thousands merely to satisfy a whim, he must be either vindictive or determined to have his own way. Mr. Burden generally has his own way.’

‘Shall I risk a few pounds on Star and Garter?’ said Bertie.

‘Yes; and I should like to back him when the commission is worked,’ said Andrews.

‘How much do you want on?’

‘A hundred,’ replied the trainer. ‘It is more than I usually invest, but, as you say, Mr. Burden’s luck is wonderful, and worth following.’

Bertie Wollaston saw Star and Garter’s trial for the Royal Hunt Cup, and considered the race a fair thing for him.

The commission was cleverly worked, and Star and Garter was backed to win over forty thousand pounds, at an average of nearly ten to one.

When Bertie Wollaston reported what had been done to Edward Burden, he said :

‘If you wish to put more money on him, wait until the day of the race. He is sure to ease in the market before then, when other horses are backed, and I should not be at all surprised if you get ten to one on the course.’

‘You have worked the thing well,’ said Burden, ‘and I can afford to lay you five thousand out of the stake. You may consider yourself entitled to that amount if Star and Garter wins.’

CHAPTER XVIII.

LEARNING THE TRUTH.

JOHN BIRCHOLT became uneasy, for he had received no reply from Brisbane in answer to his letters to Maud. Why did she not write to him? He could not understand it, and he felt there must be something wrong. He knew he had forgotten something he ought to have told Bertie Wollaston, and he constantly cudgelled his brains to discover what it

was. He was gradually bridging over the vacant gap left in his memory by Maud's death, and it troubled him in consequence.

He seemed to remember Maud coming on board the *Jumna* at Brisbane, and had a hazy idea she accompanied him part of the way on the voyage. This, he argued with himself, was impossible, and he began to think some strange hallucination possessed him in regard to her. He was almost incessantly thinking about the voyage on the *Jumna*, and many things in connection with it puzzled him sorely. He recollected Dr. Mordaunt and the captain endeavouring to convince him Maud died on the voyage. He remembered he was shown trunks supposed to belong to Maud, and clothes which it was stated were hers. Had there been foul play at work? and had Maud been the victim?

Again, he argued, this was impossible, unless there was something he had been kept in the dark about. John Bircholt was gradually groping his way to the truth, and when he discovered Maud was dead, the shock would be serious.

One night he had a terrible dream. He had been thinking of Maud all day, and wondering what had happened that she did not write to him. He was harassed and worried when he went to bed, and was too tired to sleep. Contrary to his usual custom, he

indulged in a heavy supper, and this added to his restlessness. He tossed about on the bed, turning from side to side, and shaking up his pillow to make it cooler for his head, which was hot and swimming.

At last, towards morning, he dozed uneasily, and while in this semi-conscious state he remembered what had taken place on the *Jumna*. He knew Maud came on board with him, and that she was taken very ill; but after that he recollected nothing more. He moaned in his uneasy slumber, and heavy drops of perspiration stood upon his forehead.

Suddenly he became wide awake, and started up in bed with a look of horror in his eyes. The sound of a dull, heavy splash was in his ears, and he heard the lapping of water against the steamer's side. He thought he was in his berth in the *Jumna*, and that something dreadful had happened. The bed seemed to rock under him, and he clutched at the sides to prevent himself falling out of what he thought was his cabin bunk. He tried to cry out, but the words stuck in his parched throat.

Splash! splash! splash! went the sound of the water in his ears, and then a throb and a whir as the screw went round. He heard it all with extraordinary clearness. Why had the boat been stopped? He could not hear the throb of the engines. Ah! now they were going again—thud, thud, thud, and

every thud seemed to come down upon his head and crush him. They only stopped the engines at sea when there was to be a burial. That must have been the splash he heard when the fearsome, mummy-like thing glided over the boat's side.

Who was it they had buried at sea? Maud! Maud! Maud! He fancied he shouted her name aloud, but he had not spoken. He gasped for breath and tugged hard at the bed, and then, after a vain struggle to get up, he sank back, panting and exhausted, and merciful sleep wrapped his worn brain for a time in oblivion.

How long he slept he did not know, but it must have been for some hours, for when he awoke he saw Bertie Wollaston at his bedside. There was a look on Bertie's face that showed plainly enough something had happened. John Bircholt, with a nervous movement of his hand, wiped his hot forehead and said :

'Why are you looking at me like that? What is the matter?' Then, as the memory of his dream came back to him, he sat up, and clutching Bertie's arm, said : 'I have had an awful night, full of horrid dreams. What do you think, Bertie? I fancied Maud was dead, and had been buried at sea.'

Bertie Wollaston took John Bircholt's hand, and said steadily :

'It is better for you to know the truth. Your memory is returning, and then you will know all. Poor Maud did die on her way over here with you, and she was buried in the Red Sea. I have all her boxes and cabin trunk safely put away for you. You were very ill after she died, and when you recovered, your memory in regard to her death was gone. You thought she had been left behind in Brisbane, and had sent you here to take me back with you. It was a terrible blow for me, and you can imagine what I have gone through in listening to your conversation about poor Maud. Do you remember now what occurred on the steamer?'

John Bircholt thought the world had suddenly turned upside down, and that everyone had gone mad. He had had a terrible dream about Maud, and now Bertie Wollaston was trying to persuade him that dream was true. What motive had Wollaston for deceiving him?—for he firmly believed he was deceiving him.

Bertie Wollaston saw Bircholt did not believe him, and he sighed.

'You do not believe me?' he asked; 'but what I say is true. It is better you should learn the truth here than return to Brisbane in ignorance.'

'Why are you deceiving me?' asked Bircholt.

'On my honour I am not deceiving you,' said

Bertie solemnly. 'What I have told you is the truth, and your dream is true.'

'Then, why have I been kept in ignorance all this time?' asked Bircholt.

'We thought it better for you, but, now your memory of that sad time is returning, I think you ought to be prepared for it,' said Bertie.

'And this, then, is the reason why Maud has not answered my letters,' said John Bircholt, with a dangerous gleam in his eyes.

Bertie Wollaston made a gesture in assent.

'You are not speaking the truth,' said John Bircholt in a strange voice.

Wollaston flushed, and was about to make an angry retort, but checked himself.

'I am not accustomed to tell untruths,' he said. 'If you do not believe me, ask Edward Burden: he knows the facts quite as well as I do. He told me when you recovered your memory you would probably turn upon me, because I was your best friend.'

He wished he had not said these words, but it was too late to recall them.

'Edward Burden! I am to ask him for corroboration of your story!' said John Bircholt angrily. 'He thinks men turn upon their best friends without cause. He is right: some men do such base actions,

but I am not one of them. You are not my best friend when you attempt to practise such a cruel deception upon me.'

'Again I repeat there is no deception. Man, can you not see what I have suffered through Maud's death? It is you who have been spared so far, but you must learn the truth now,' said Bertie.

'Have you suffered deeply?' said Bircholt in a mocking tone. 'I have not noticed much change in you. If, as you say, Maud is dead, you have quickly recovered from the shock.'

Bertie Wollaston made no reply; he wondered what would come of it all. John Bircholt's next words startled him.

'You say Edward Burden knows my daughter is dead. I will wring the truth from him; I have a certain means of making him speak,' he said.

'Burden was right,' thought Bertie. 'He said he would become dangerous when he learned the truth. His delusion appears to be taking another turn now.'

'He can only tell you what I have told you,' said Bertie quietly.

'We shall see,' said John Bircholt.

Bertie Wollaston did not care to leave John Bircholt in his present frame of mind, but he had no option, having an important appointment.

‘I am sorry you do not believe me,’ he said. ‘Had your dream not been true, I would have kept silent; but sooner or later you must have learned the truth.’

When Bertie Wollaston left him, John Bircholt pondered over all that had been said.

‘Can my dream be true?’ he thought again and again. ‘I have heard of people suffering loss of memory from sudden shocks, and if Maud really died on board the *Jumna*, I wonder I am still alive. Perhaps I was hasty with Bertie. He could hardly fabricate such a dreadful story. I seem to remember something about it now. Poor, poor Maud! and to think I have been writing to her, believing her to be alive. But I will not believe her dead!’ he cried, starting up. ‘I must have proofs—ample proofs. Edward Burden believes this story; then he must tell me why he believes it.’

‘Honest John’ was in a pitiable condition. He was torn by conflicting emotions, by doubts and fears, which his troubled brain could only partially understand. Every argument he used to convince himself that Maud was still alive and well in Brisbane was combated by evidence that bore the stamp of truth.

He remembered how Dr. Mordaunt and others on board the *Jumna* had tried to convince him of

Maud's death. He had been shown the papers connected with her death, and had believed there was some grave mistake which he had no power to explain away. He knew he was very ill on the steamer, and Dr. Mordaunt had told him he had been at the point of death. Had he during that illness forgotten what had occurred on board? It might be so, and if so, then Maud might be dead.

John Bircholt wavered between two courses. Should he cable to Brisbane and learn the truth? or should he wait and hope that Maud was still alive and well? Better to learn the truth, he decided at last, and sent a cable message to the manager of the bank in Brisbane to ascertain if his daughter was still there. How anxiously the hours passed until the reply came! It confirmed what Bertie Wollaston had said: Maud had sailed with him in the *Jumna*.

He caught at another last straw of hope: might not Maud have gone ashore somewhere and been left behind? That straw was soon lost, and John Bircholt was face to face with his loneliness and loss.

Another thought troubled him. As he had suffered from this strange hallucination about Maud, might he not be incapable of controlling his actions in future? Shocks caused loss of memory and also temporary insanity. He could not bear to think about such things, for he felt a dead weight settling down upon

his brain, and he shuddered to think what might happen.

Edward Burden was a far-seeing man, and John Bircholt decided he would consult him upon his peculiar state of mind. Burden's advice would be sound and practical, more so than Bertie Wollaston's, who was suffering from the loss of poor Maud.

'Suffering — was he suffering?' thought John Bircholt.

During the past few months John Bircholt had seen Lydia Burden several times, and he had noticed how attentive Bertie Wollaston was to her. It struck him now that Wollaston showed more partiality for Mrs. Burden's society than he ought to do, considering she was the wife of Edward Burden. That was no business of his, except that, if he were not mistaken, it was casting a slur on Maud's memory. This thought influenced him in his decision to consult Edward Burden instead of Bertie Wollaston as to what course he should pursue in future.

Meanwhile, Bertie Wollaston had explained to Edward Burden what had taken place between himself and John Bircholt.

'I am not surprised,' said Burden. 'He will become a dangerous man, and we must look after him. Said he had a certain means of making me speak, did he? I am anxious to know what the

means are, because I have never met the man yet who could force anything from me.'

'Be gentle with him,' said Bertie. 'The poor old fellow's is a very sad case.'

Edward Burden smiled as he thought :

'Yes, I'll deal with him.'

CHAPTER XIX.

AN ENCOUNTER.

A FAVOURABLE opportunity soon occurred for John Bircholt to question Edward Burden as to his knowledge concerning Maud. Bircholt, in a rambling, roundabout way, told his story, which Edward Burden already knew, and then waited for his reply with anxiety.

For some minutes Edward Burden did not speak, but sat in his chair, looking fixedly at Bircholt, who felt uneasy under this scrutiny.

'I am very sorry for you—very sorry indeed,' said Edward Burden. 'I had no idea it was as bad as this ; but I told Wollaston your mind was affected.'

John Bircholt stared at him and said :

'You don't mean to say you think I am not in my right mind ?'

'That is the impression I intended to convey,'

replied Burden. 'I may not have put it in a delicate way, but then I am generally blunt and outspoken.'

'I am no more insane than you are,' replied John Bircholt angrily. 'I want you to tell me if my daughter Maud died on the voyage to England.'

'Of course she did,' replied Edward Burden. 'If you were quite sane, as you profess to be, you would have remembered the circumstance.'

'You had better not trifle with me, Edward Burden,' said Bircholt sternly.

'I never trifle with anyone,' was the reply. 'I have advised Wollaston, as your nearest friend, to have you put under restraint in some nice quiet retreat, where you will be well taken care of and looked after, where your particular form of malady will be treated, and probably in time you will entirely recover. You are sensible enough to understand what I mean, and you must see it is for your good I made the suggestion. There is no telling what harm you might do if you are allowed to go about in your present state.'

John Bircholt could hardly believe he had been spoken to in this manner, and that Edward Burden had calmly suggested he ought to be put under restraint. What could it mean? Did Edward Burden know, or fear, that he, John Bircholt, knew about that cheque and wished to get rid of him in

this way? It was monstrous, and he would let him see a man's liberty could not be disposed of so easily.

'I think I understand you,' said John Bircholt.

'Of course you do,' replied Edward Burden cheerfully, as though proposing to incarcerate a man in an asylum was a matter for much congratulation on the part of the individual it was proposed to shut up. 'I knew you would take it in a proper light, and see it was for your good.'

'And your reason for doing this?' asked Bircholt.

'I have told you the reason, an excellent one: because it is not safe for yourself or others that you should roam about alone. You might have a sudden fit of passion and do something dreadful, which you would be sorry for all your life.'

'And have you ever done anything for which you have been sorry all your life?' said John Bircholt, whose wrath was aroused at the cold-blooded way in which Edward Burden spoke, and who determined to strike home on his own account.

'I cannot say that I have,' replied Burden, who knew what was coming, and was prepared to meet it. He had a desire to hear from John Bircholt all that he knew about that cheque. It would be unpleasant, but he must take his chance of that.

'Look back over your past life,' said Bircholt, 'and

think whether you have ever committed an act you would give all your wealth to recall.'

'You are talking nonsense,' said Edward Burden. 'I never look back : I always look forward.'

'Because you are afraid to do so,' said John Bircholt. 'I know one secret of your past that you would give thousands to blot out.'

Edward Burden smiled. He kept himself well in hand, and every feature was under perfect control. John Bircholt roused a feeling of antagonism in him, and he relished the prospect of a battle of words with him ; he did not bargain for anything more.

'I shall be pleased to hear what you know, or imagine you know, concerning my past life,' said Burden. 'Your present conduct clearly proves I am right in suggesting you ought to be well looked after.'

'What should you think of a man who robbed his best friend ?' asked Bircholt.

'I should think him most ungrateful,' said Edward Burden.

'You once robbed your best friend,' said John Bircholt excitedly, and trembling with indignation at the calmness of the man before him.

'Be careful what you say,' replied Burden : 'you are making a very serious accusation.'

'Which I can prove,' replied John Bircholt.

‘And which I defy either you or any man to prove against me,’ said Edward Burden. ‘My name stands high in the commercial world, and I am looked up to and respected. Do you suppose anyone will listen to the frothings of a madman against me?’

‘I know why you wish to have me put away,’ said John Bircholt. ‘You have discovered I know your secret, and you wish to get rid of me.’

‘I wish to protect you from yourself,’ said Edward Burden quietly. ‘I have been a friend to you since you arrived here, and this is how you repay my kindness. I can forgive you, knowing what I do, and how much you have suffered.’

‘Your friendship and kindness are a sham,’ replied Bircholt. ‘You gave me employment in your office in order to spy over me, and try and discover if I knew what you had done. I see it all now. You played your cards cleverly, but, dull as I am, I will show you I am equal to you.’

Edward Burden laughed, and said:

‘Try and calm yourself, or you will forget your story. I am anxious to hear what you know about me, and what it is you imagine I have done.’

His contemptuous tone still further excited John Bircholt, whose mind was not in a fit state to be roused in such a manner.

‘I know how you altered Bertie Wollaston’s

cheque, making the hundred pounds into ten thousand,' said John Bircholt, watching the result of his shot, which appeared to have no effect upon Edward Burden, who merely said :

‘ I have not the faintest idea to what you allude.’

‘ You are not speaking the truth,’ said John Bircholt ; ‘ you know too well what I mean. Listen to me : I would not have repeated this disgraceful business to you had you not so heartlessly alluded to my misfortune. A man who can be so callous deserves to suffer, and you shall hear what I have to say. You used Bertie Wollaston’s money to lay the foundation of the fortune you have built up. True, you repaid that money, but it does not lessen your offence. You betrayed your friend’s confidence, and committed a base and mean act. Had the shares you bought turned out of no value, you would have been unable to repay that ten thousand pounds. Luckily for you, the shares were not a failure, and you were able to repay the money. A man who acted as you did is not worthy to occupy the position you hold.’

‘ And do you suppose for one moment anyone will believe such a cock-and-bull story as that?’ sneered Edward Burden. ‘ Where are your proofs? I demand their production! You have made this accusation, and you must prove it. I shall tell Wollaston what you have said.’

'You dare not,' replied John Bircholt, and for the first time Edward Burden showed signs of wavering. He knew he would not dare to repeat this story to Bertie Wollaston.

'If you tell him my story, he will believe it,' went on Bircholt. 'He knows I am not accustomed to tell untruths.'

'Wollaston would never believe that story,' said Edward Burden.

'It is true, and you know it,' replied Bircholt.

'And are you going to proclaim it from the house-tops?' asked Burden.

'No,' replied John Bircholt; 'your conscience will punish you sufficiently, and it will hurt you to know that I hold the secret—a disgraceful secret—that proves you utterly unworthy.'

'Have you finished?' said Burden. 'This conversation is not edifying.'

'Yes, I have said all I intended to say, and yet I might give you a word of warning.'

'And that is?' asked Burden.

'Be careful you are not dealt a blow to your honour by the friend you have wronged,' said Bircholt.

Edward Burden turned on him furiously and said:

'Have a care: you may go too far.' Then, altering his tone, he said: 'What do you mean? Explain yourself.'

'I will say no more. You have received a hint, and I hope you will profit by it.'

'Bah!' said Burden; 'you are savage because Wollaston felt inclined to throw your girl over, and so you wish to retaliate; and this is the paltry manner in which you attempt it.'

'Wollaston loved my daughter dearly,' said John Bircholt. 'He did not play with her feelings as you would have done.'

'I did not play with her feelings,' said Edward Burden; 'she was too far beneath me.'

'She is dead, and only a coward would speak slightly of the dead,' said Bircholt.

'When you have quite finished you may go,' said Edward Burden; 'and I need hardly say I shall not expect to see you here again.'

'I shall never enter your office again,' said John Bircholt, 'or visit at your house. I know what you are and of what you are capable; take care others do not learn the truth.'

'Do not taunt me too much,' said Edward Burden, 'or it may be dangerous for you.'

'I am not afraid of you,' said John Bircholt, 'or of what you can do. Your wealth I despise, because I know how it was made, and since I have been in your office I have learned how you are still piling up your money. I should scorn to make money as you

are making it. Mark my words : no good will ever come of it. Your gold is accursed, because you have not earned it honestly. Gold—you were always fond of it. Take care it is not the ruin of you some day.'

Edward Burden felt inclined to kill this man who stood upbraiding him. He would have slain him without remorse had there been no after-consequences to fear. He glared savagely at John Bircholt, and pointed to the door.

'I am going,' said John, 'and I wish you no ill ; but remember what I have said : your thirst for gold will be your ruin. You have no love or respect for anything but gold, and you would sell your soul for it.'

Edward Burden's patience was exhausted, and he seized John Bircholt roughly by the arm, and said fiercely :

'Will you go?'

'I have touched you at last,' said Bircholt. 'You were always a gold-worshipper, and you cannot bear to hear your god decried. Gold will be your ruin, and it will bring others whom you pretend to love to ruin also. Love ! Why do I talk of love to such a man as you ? God help the woman you have made your wife, and the man whose friendship you have wronged !'

Edward Burden pushed him roughly away. This

roused the lurking madness in John Bircholt's over-taxed brain, and an uncontrollable impulse made him hurl himself upon Edward Burden. At that moment John Bircholt was not in his right mind. The strain had been too much for him, and the discovery that his daughter was really dead had unsettled him.

Edward Burden was no coward, but he knew there was danger in John Bircholt's eyes, which reflected the madness in his brain. He put forth all his strength and flung him aside. In doing this he had no intention of injuring him. Bircholt, however, fell with his head against the marble mantelpiece, and then, lurching forward with the shock, dropped senseless at Edward Burden's feet.

CHAPTER XX.

WHERE 'HONEST JOHN' WENT.

EDWARD BURDEN looked down at the prostrate man, and was appalled at what he had done. It happened so suddenly and unexpectedly. When he flung Bircholt away from him he had no intention of injuring him, and it was purely an accident, his head striking against the mantelpiece. He stooped down, placed his hand on Bircholt's heart, and felt a

faint beat. Then he thought what was best to be done, for he did not want anyone in his office to know of the affair.

The best plan would be for him to go for a doctor, and lock Bircholt in his room. This he did, calmly and deliberately, leaving John Bircholt in the same position in which he had fallen. He thought it better not to interfere with him, so that the doctor could see exactly how the accident happened.

It did not take long to find the man he wanted, and they returned to the office together. He had not been away half an hour, and he did not think Bircholt would have recovered in that time. He opened the door of his room and stepped in, but started back in surprise, for John Bircholt was gone! Turning to the doctor, he said :

'I have brought you on a fruitless errand. He could not have been so bad as I thought ; but I was anxious about him, and therefore went for you myself.'

'You say he fell down in a fit, and struck his head against the mantelpiece?' asked the doctor.

'Yes, that is what occurred.'

'It must have been a nasty blow, and I am surprised he has recovered so soon,' said the doctor. 'If his mind is unhinged by trouble, as you have stated, he ought to be found, for such a blow as he received

would augment his malady. Have you any idea where he has gone?’

‘None at all,’ said Burden; ‘but search shall be made for him at once.’

‘That will be the best thing you can do,’ said the doctor. ‘There is no necessity for me to remain longer.’

‘No,’ replied Burden, and thanked him for coming.

Edward Burden wondered how Bircholt escaped from the room, because he had locked the door on going out, and put the key in his pocket. It would be far better to find Bircholt and keep him under control, for there was no telling what folly the man might commit in his present state of mind. Clearly it would be wise to consult Bertie Wollaston, and he at once sent for him.

‘There has been a scene here,’ said Edward Burden to him on his arrival. ‘Poor old Bircholt has broken out at last, as I fully expected he would. He came down to the office and questioned me about his daughter’s death, and when I confirmed all he had heard, he flew into a most ungovernable passion, and heaped all manner of accusations upon my head. Not that I minded it, for I made due allowance for the state he was in. Eventually his passion mastered him, and he had a fit, striking his head against the mantelpiece as he fell. I locked him in here and

went for the doctor; but when I returned he was gone. How he got out of the room I have been unable to discover. None of the clerks saw him leave, and the door was locked when I returned.'

'It is very strange,' said Bertie. 'He must have got out of the window.'

'He could not have gone that way,' said Burden. 'The drop is much too far.'

Bertie Wollaston looked round the room, and saw no possible means by which John Bircholt could have got out.

'Strange as it must appear to you,' said Burden, 'he has gone, and we must find him.'

'He will go back to the hotel,' said Bertie. 'I'll drive there at once, before he has time to get away again.'

'I doubt if he will return there,' said Burden, 'but you can run over and see; there will be no harm in that.'

Bertie Wollaston went to the hotel John Bircholt was staying at in Norfolk Street, and found he was too late. Bircholt had been to his rooms, packed a portmanteau, and had left about half an hour before Wollaston arrived.

'He did not say where he was going, or when he would return,' said the hall-porter in answer to Bertie's inquiry.

He returned to Burden's office and reported failure.

'Set a detective on his track,' said Edward Burden.

'We must get him before he commits any damage.'

'He's harmless enough,' replied Bertie, 'but I will try and find him.'

'Had you seen how he acted this morning you would not say he is harmless,' replied Burden.

'I'll have another try to find him,' said Bertie, 'and if I fail I will employ a detective.'

'As you please,' replied Burden; 'but do not delay, because every day is of importance.'

What had become of John Bircholt? When Edward Burden left him insensible on the floor, and went for the doctor, in his hurry he failed to close the door tight, and the lock shot, but did not catch.

John Bircholt, recovering his senses somewhat, sat up and gazed around him in a dazed way. At first he found it difficult to remember what had taken place, and how he came to be sitting on the floor of Burden's office. Gradually he recollected what had happened, and as he did so he staggered to his feet, and holding on by the table, endeavoured to steady himself and walk. His head swam round and round, and the pain from the blow was severe. He put his hand to his head and felt the bruise, and he fancied Edward Burden must have struck him. How long had he been lying insensible? and where was

Edward Burden ? Gone, and the door shut. Then, why had he gone ? These questions rapidly formed themselves in Bircholt's mind, and as he answered them a great fear came upon him.

Edward Burden had gone in search of someone to take him to an asylum. He remembered how Burden suggested he ought to be placed under restraint, in order to prevent harm being done. He must get away before Edward Burden returned, and hide from him. He tried the door, and found the lock had not caught, and opening it quietly, he closed it after him, and went out by the side staircase, thus avoiding the clerks in the front-office. He hurried along, and, hailing a hansom, drove to his hotel, where he hastily packed a few articles in his portmanteau, and then went away.

'Where to ?' asked the cabman.

'The nearest railway-station,' replied Bircholt, for want of a better answer.

'Rum old bloke,' thought the cabman ; 'I reckon he's a bit dotty, and doesn't know where he's going to. Waterloo is the nearest station,' he said aloud.

'Then drive me there,' replied Bircholt.

On arriving at Waterloo, the cabman drove up to the Windsor and Reading side, and John Bircholt wandered about on the platform in an aimless kind of way. He did not know where to go, but he meant

to hide from Edward Burden, and communicate with Bertie Wollaston. The man was in a strange condition. To converse with him, and to look at him, no one would have questioned his sanity, and yet his was certainly a 'mind diseased.'

Never a strong man, or one of quick intelligence, his somewhat sluggish brain had got into a hopeless muddle. He knew where he was, and what he was doing, but the pain in his head, from the severe blow lately received, troubled him greatly. The dominant idea in his mind was to get out of Edward Burden's reach, for he was impressed with the idea that Burden would not only deprive him of his liberty, but do him some grievous bodily harm. He thoroughly believed Edward Burden had stunned him with a heavy blow in order to have him removed while insensible.

As he roamed about the platform, the kind, sweet face of Edward Burden's wife rose before him, bringing with it a gleam of hope to 'honest John's' distracted mind. He wanted someone to cling to for protection, and he thought Lydia Burden would help him. But where was she? He had heard Bertie Wollaston talk of a drive to some place near Ascot, but he could not recall the name. If he could only see her before Edward Burden, he might persuade her to use her influence with her husband.

It will be seen that John Bircholt's ideas were confused, and he did not recognise that if he went to Lydia Burden he would be throwing himself into her husband's hands. At the same time, Edward Burden and Bertie Wollaston would have laughed at the idea of his being found at Burden's house at Sunninghill.

As already stated, in his mental abstraction John Bircholt told the driver of the cab to go to the nearest railway station. This happened to be Waterloo, and the cabman had pulled up at the nearest platform. The names of the stations on the notice-board sounded familiar to John Bircholt, and he wondered where he had lately heard them.

Ascot! Yes, that was the name of the race-meeting the Burdens were about to attend, and it was somewhere near there they had a house for the race week. All this happened by chance, and led John Bircholt in the direction he was inclined to take. It was the sight of the name Ascot which suggested to him that Lydia Burden might help him. Then he remembered he had heard Bertie Wollaston say that Edward Burden would remain in town this week in order to give himself a clear week away for the races. Gradually he sorted these things out in his mind, until he fixed upon one idea, which was to

see Mrs. Burden, and ask her to shield him from her husband.

From such a course of action complications were likely to ensue, but John Bircholt was not capable of taking them into consideration. Having decided to visit Mrs. Burden, he booked to Ascot as the nearest station. He made no inquiries, but quietly got into the train, and waited for it to start. In due course he arrived at his destination, and as he looked at the name of the station on the board he saw Ascot and Sunninghill, and it at once occurred to him that Sunninghill was the name of the place where the Burdens had taken a house.

He inquired the way to Sunninghill, and started to walk. The pure air, the smell of the heath, the heather and the bracken, invigorated him, and the scent of the pines was sweet and wholesome. He sat down in a quiet spot with his back to a tree and dozed. He was in no hurry to reach the Burdens', and he felt it was so peaceful where he sat, that he wished to remain there a long time. A sense of repose came over his troubled mind, and his aching head was soothed, and ceased to throb. Nature was ministering to the mind diseased, as she is always willing, and she is a great physician to be consulted for the overtaxed brain.

John Bircholt sat in his retreat and looked over

the landscape before him. It was strangely different to anything he had ever seen in Queensland, and he enjoyed the half-wild, savage look of the heath. Here the birds were in safety, and they peered down upon him from their leafy bowers, regarding him as an intruder in their domain.

After thoroughly resting himself, he commenced to walk on, almost heedless of the direction in which he was going. Twilight settled over the landscape as he came in sight of the house Edward Burden had taken for the Ascot week.

John Bircholt saw someone in the garden, and recognised, as he drew nearer, that it was Mrs. Burden. Now he saw her, and was so near her, he wondered why he had come, and felt half inclined to retrace his steps. He halted, hesitating for a few moments, and then went slowly on.

Lydia Burden saw him as he neared the gate, and wondered what caused him to be there. It flashed across her mind something might have happened to her husband, or Bertie Wollaston, and she went a shade paler at the thought. Then she hastened down the pathway to meet John Bircholt.

CHAPTER XXI.

AND WHAT HAPPENED.

LYDIA BURDEN arrived at the gate before John Bircholt. She beckoned to him, but he did not increase his pace. He seemed to her at that distance to be lost in thought, or dazed. She at once surmised there was something wrong, and, opening the gate, went quickly forward to meet him. Before he had time to speak, or she to make inquiries, Lydia noticed how changed he was, and again she augured ill from his appearance.

‘Why are you here, Mr. Bircholt?’ she asked at last. ‘Has anything happened? Is my husband ill, or Mr. Wollaston, or anyone?’

‘Wollaston,’ thought Bircholt: ‘she asks after him. He shares her thoughts and sympathies with her husband.’

He regarded her with a mournful look as he replied slowly:

‘They are both well, but I have had a severe shock.’

She divined he had recovered his memory, and was aware of his daughter’s death, and her heart went out in sympathy towards him.

‘Come into the garden,’ she said, ‘and sit down,

and I will get you some refreshment, for you must be tired after your walk.'

He walked by her side into the garden, and she made him comfortable in an easy cane-chair under the shade of a large copper-beech. She thought her husband had sent him down for a change, and commended his thoughtfulness. When she returned, and John Bircholt had satisfied his moderate appetite, she asked him to relate his troubles to her.

'Honest John' was nothing loath. This was what he had come for. He poured into her sympathetic ear the story of his dream, and how he had remembered, although dimly, his daughter's sad death.!

'I went to your husband's office to consult him, and see if he would confirm the strange story of Maud's death and my loss of memory. I thought his advice would be sound, and that I could rely upon it. I went to his office, and something happened there.'

'How strangely he talks!' thought Lydia. 'The poor man's brain must be sadly overwrought.—What occurred when you were at my husband's office?' she asked.

'I do not wish to hurt your feelings, but I must tell you,' said John Bircholt. 'That is the reason I am here to ask your protection.'

'To ask my protection?' exclaimed Lydia in amazement. 'From whom?'

‘From Edward Burden, your husband,’ was the unexpected reply.

Lydia smiled. This was too absurd, and John Bircholt was very far gone indeed. Perhaps it would be better to humour him, so she replied :

‘Strange you should ask me to protect you from my husband. What has he done ?’

John Bircholt looked fearfully around, then laid his hand on Lydia’s arm and said :

‘He wishes to have me put under restraint—locked up in an asylum.’

She looked at the careworn face, with its pleading eyes, and felt sad at heart for this man. Her husband was stern, she knew, and if he felt it to be for John Bircholt’s good that he ought to be placed under restraint, he would not hesitate to act. So Bircholt had come to her to plead for his liberty.

‘Does my husband know you are here?’ she asked.

‘No, nor Mr. Wollaston, either,’ said Bircholt.

‘You will not send for them?’ he asked eagerly.

She hesitated a few moments, and then said :

‘I will not send for them.’

She thought they might arrive at any time.

‘There is no necessity to place me under restraint,’ he went on. ‘I have suffered a great deal, and my brain feels weak and dull, but I am perfectly sane. Do you not think so?’

‘You talk rationally,’ she replied guardedly. ‘Perhaps my husband meant you ought to go away for a change, with some reliable person to look after you. This is often done in cases of mental strain.’

‘He did not mean that,’ said John Bircholt. ‘You have influence over him, and I wish you to ask him to desist from the course he intends to pursue.’

‘I will ask him,’ she said; ‘but I am sure you have misunderstood his intentions.’

‘I have not,’ said Bircholt positively. ‘I must tell you the truth, then you can judge between us.’

Lydia Burden felt strangely agitated. A sense of impending trouble seemed to hang over her.

‘When I was in your husband’s office he used harsh words to me, and in a callous way said I must be placed in an asylum. He said he had advised Bertie Wollaston to take this course, for fear I might do myself and others harm. He said it was a clear proof I was not in my right senses when I had lost all memory of poor Maud’s death. He taunted me with other matters.’

She noticed he appeared to be talking to himself rather than to her, as though he was oblivious of her presence. She waited expectantly for what was to follow.

‘He said Bertie Wollaston had ceased to love Maud, and that it was far better for her to die.

Then I knew, if this were true, another woman must have taken her place.'

Lydia felt her heart beat fast; and, as John Bircholt turned his eyes upon her, they seemed full of reproach, as much as to say, 'You are that other woman.' Still she did not speak, but let him ramble on in his own way.

'In days gone by in Queensland,' he said, 'your husband lodged at my house. We were in the bank together. He paid much attention to Maud, but, thank God! those attentions ceased.' *

'What can he mean?' thought Lydia. 'What strange story is this I am to hear?'

'He alluded to this in his office,' went on Bircholt, 'and said my daughter was beneath him. I said he ought not to speak slightly of the dead. More words followed, and he roused me to such a pitch that I told him what I knew of his past life. He knows I hold his secret, and he is afraid of me. That is why he wishes me out of the way. I have come to you to protect me from him.'

Lydia Burden rose from her seat. It was time to stop this conversation, and yet, womanlike, she wished to know something of Edward Burden's past. He had never told her much about his life in Queensland, or how he had made his first rise.

'You forget yourself,' she said proudly. 'My

husband, I am sure, has never done anything he need be ashamed of.'

'And you will not help me?' said John Bircholt.

'Against my husband, no; but I sympathize with you in your trouble,' she replied.

As John Bircholt saw his hoped-for chance of escape from Edward Burden slipping away from him, rage commenced to take possession of him. It was in such moments he was unaccountable for much of what he said and did.

'You will not help me,' he said. 'I might have known it. You are his wife. But I will not be got rid of, and I will proclaim to the world what he has done.'

There was no telling what he might say in his excitement, and she tried to soothe him.

'You do not know what he has done,' said Bircholt.

'I do not wish to hear,' she replied; 'and you have no right to tell me.'

'But you shall hear!' said John Bircholt; and then in a torrent of words he poured into her horrified ears the history of Edward Burden's perfidy to his friend.

It could not be true. Edward Burden would never commit such a despicable act. It was the wild talk of a madman, and no wonder her husband wished to place him under restraint. And yet the story rang

in her ears, and had the sound of truth. But she would not believe it—a thousand times no! And against Bertie Wollaston, of all men, this had been done!

John Bircholt calmed down, and felt sorry for what he had said. He actually commenced to make excuses for Edward Burden's conduct, and this, to Lydia, was intolerable, adding insult to injury. She stopped him abruptly.

'I will hear no more,' she said. 'Your story is an abominable invention, and I do not believe a word of it. I pity you in your misfortune, but your conduct convinces me my husband is right when he recommends you to be placed under restraint.'

The small, lurking mad devil in John Bircholt's brain was at work again, roused by this suggestion of restraint.

'Ask Edward Burden if I have spoken the truth,' he said. 'You dare not, for he would not deny it. Bertie Wollaston does not know the story, but he shall, and I will tell it him. He will believe me, for he knows I do not lie. Then what will he think of his friend?'

'If he tells Bertie Wollaston,' thought Lydia, 'he may believe it. I must prevent further mischief.—You cannot expect me to believe such a story without proof,' she said, hoping to gain time and pro-

pitiate him ; ' and I advise you not to repeat it to Mr. Wollaston until you have proofs.'

' I can obtain proofs,' said John Bircholt. ' The bank-books will show it, and can be copied.'

' Such proofs would, of course, be ample,' she said, thinking it was a long way to Brisbane, and that even if John Bircholt did write for such information it would not be forthcoming, because of its non-existence.

' I have given you a reason why your husband desires me out of the way,' said John Bircholt. ' I am a menace to his peace of mind. If you will try and influence him in my favour, I will remain silent and keep away from him.'

' I will speak to him about you,' she said in a kinder tone. Then, noticing how dark it was growing, she added, ' Will you remain for the night ?'

' No, thank you,' he replied. ' I prefer to walk back to the station. It is a beautiful evening, and I shall enjoy it.'

' As you please,' she said ; ' but you can have the carriage if you prefer to ride.'

John Bircholt bade her good-night, and walked slowly away, his head down and his body bent. She could not help feeling sorry for him as she watched the lonely man's figure gradually grow fainter in the distance. He did not turn to look round or wave a

farewell, but went plodding on with faltering steps. She wished she had not permitted him to go alone, but, after all he had said, she could not feel very kindly disposed towards him.

John Bircholt went on, returning by the way he had walked to Sunninghill. The stillness of the night acted like a charm upon him, and he felt it was good to be alone. It was not late, about half-past nine, and he had ample time to reach the station, where he thought he would remain for the night at the hotel close by. So he sat down on the heather, and, stretching himself out, fell fast asleep in a few minutes.

CHAPTER XXII.

ANOTHER ENCOUNTER.

It was seldom, once he made up his mind, that Edward Burden changed his intentions; but he did so after the scene with John Bircholt. He had decided to remain in town the week before Ascot, but the worry and excitement he had gone through made him long for a change, and he took a sudden resolution to go down to Sunninghill and give Lydia a surprise. She would think nothing of the lateness

of the hour at which he arrived, but would be only too pleased to welcome him.

After Bertie Wollaston reported his inability to discover where John Bircholt was, Edward Burden remained in his office some time, and then went to his club to dine. It was here he made up his mind late at night to go to Sunninghill. It was close upon midnight when he arrived at Ascot station, and set out to walk home. In June the daylight seldom fades away and gives place to night, and there was ample light for him to see some distance ahead. As he walked along he wondered what had become of John Bircholt. Perhaps he had met with an accident, and Edward Burden knew he would not have grieved to read of his death. Men in such a state of mind as Bircholt often formed sudden resolutions to end their lives, and perhaps the waters of the Thames had proved attractive to him. As he walked slowly along, he saw something black lying under a tree.

'Must be a tramp asleep,' he thought, as he took a firm grip of his loaded stick, which he generally carried when in the country. He did not turn out of his path, but went straight on, and when he came nearer, saw it was a man asleep.

He was about to pass on and leave him, when something in the appearance of the recumbent figure attracted him. The outline seemed strangely familiar,

and as the sleeper moved over and exposed his face, Edward Burden started back, and could not suppress an exclamation of surprise.

It was John Bircholt ; but how came he to be lying there? It flashed across Edward Burden's mind that Bircholt might have been to Sunninghill and seen Lydia. If so, he had, out of revenge, no doubt, told her what had occurred. He determined to find out, in order to be prepared to face his wife. With the object of ascertaining from Bircholt what brought him there, Burden roused him by pulling his shoulder.

John Bircholt sat up, rubbed his eyes, and then stared blankly at Edward Burden. He at once thought Burden had tracked him down, and intended to capture him, and this made him cunning and cautious, on the look-out for a means of escape.

'What are you doing here?' asked Edward Burden.

'I felt tired in London, so I came here for a change. I sat down to rest, and fell asleep. I never expected to find you here when I awoke.'

'Probably not,' said Edward Burden ; 'but as I have a house near here, there is nothing extraordinary in it.'

'So you live near here when you are in the country?' said Bircholt.

'Yes; and I expect you knew it when you came here.'

'I did not ; but I found out on my arrival that Sunninghill was the place where you had taken a house for Ascot week.'

'I suppose you made inquiries.'

'I did not. I saw "Sunninghill" on the platform at the station, and then I remembered that was the place where Bertie Wollaston said you had a house,' replied John.

'And you called upon my wife?' asked Burden.

'Yes,' replied John Bircholt.

The two men regarded each other steadfastly for a few moments, Bircholt still reclining on the ground, and Edward Burden standing over him.

'Did you tell my wife what occurred between us?' asked Burden.

'You will find out when you arrive home.'

'I see: you came down here for the express purpose of telling my wife that story about the cheque.'

'I did not come for that purpose,' said John Bircholt. 'I came to ask her to use her influence with you to prevent my being deprived of my liberty.'

'And what did she say?'

'She promised to speak to you about it.'

John Bircholt got up from the ground, and was about to move away, when Edward Burden said:

‘Stay, I have something more to ask you : I wish to know if you told my wife about that cheque ?’

John Bircholt did not answer, but again attempted to proceed on his way. Edward Burden took him by the collar of his coat, and turned him round.

‘I insist upon your telling me the truth !’

The dogged look upon Bircholt’s face deepened, and he sullenly refused to answer.

‘Tell me, or I will shake the life out of you,’ said Burden.

‘If you must know, I did tell her,’ said John Bircholt. ‘Now perhaps you will let me go.’

‘By Heaven, you shall pay for this !’ said Edward Burden, enraged, and, raising his heavy stick, he brought it down with full force upon John Bircholt’s head.

The blow was terrific, and Bircholt fell like a log, and Edward Burden looked down upon the man he had rendered insensible for the second time. He knew he had put great force into the blow, and now it was dealt, he was fearful for the consequences.

He knelt down and examined the insensible man. He could not feel his heart beat or his pulse move, and he thought the blow had killed him. He dragged John Bircholt into the dense bush some distance from the beaten track, and threw him roughly in, pulling the branches down to hide the body. There

he left him, huddled up in a senseless heap, for dead. No one would ever suspect Edward Burden, the millionaire, of being the death of such an insignificant individual as John Bircholt.

‘If he is still alive he’ll not have much chance of recovering in there,’ thought Burden, as he walked away. ‘What’s done cannot be undone ; and to think all this trouble has arisen from that one action of mine, which did no harm to anyone, and greatly benefited myself. What a paltry thing to cause such a fuss, and all these miserable complications !’

It was after one o’clock when he arrived home and knocked at the door.

Lydia Burden was not asleep ; she could not rest after what she had heard from John Bircholt. The knock startled her, and she went to the window and looked out. She was surprised to see a man standing at the door, and then, recognising her husband, she opened the window. He looked up and saw her.

‘Not asleep yet, Lydia?’ he said ; ‘I thought I would give you a pleasant surprise in the morning.’

One of the men-servants, hearing the knock, went to the door, and when he heard who it was outside, opened it and let Edward Burden in. Well-trained servants, even if surprised, never show it, and the man asked quite naturally, as he took his master’s hat and stick, if he would have supper.

‘No, thank you,’ said Burden, ‘but I will have a brandy-and-soda.’

Meanwhile, Lydia Burden hastily put on a wrapper, and came downstairs. She was pleased to see him, but wondered why he came at that hour. This was a night of surprises for her.

Then he told her why he had suddenly decided to come. He related a plausible story, in which he dwelt upon John Bircholt’s malady, and the extraordinary hallucination he laboured under.

‘I have asked Wollaston to try and find him. He must be placed under control, for it is not safe he should be at large. I fully expect to hear he has done himself an injury.’

Lydia Burden wondered whether it would be better to tell him that John Bircholt had been to see her, and quickly decided that to tell the truth is always best.

‘He has been here,’ she said. ‘He did not leave for the station until after nine o’clock.’

‘Been here!’ exclaimed Edward Burden, with well-feigned surprise. ‘What on earth brought him down here?’

She told him, and said:

‘Is it absolutely necessary he should be placed under restraint? He asked me to plead for him, and said you would listen to me. He talked wildly at times, but I think he is harmless.’

‘You are mistaken,’ said Edward Burden : ‘he is not harmless—far from it. He accused me of all manner of crimes, from forgery downwards—the mere frothings of a madman, of course ; but then someone might believe him ; people are only too ready to listen to such tales about men who are more prosperous than themselves.’

She did not answer, and he asked :

‘Did he say anything to you about such things?’

‘What he did say I took very little notice of, and did not believe,’ she replied.

‘He actually accused me of defrauding Wollaston when I was in the bank in Brisbane. That proves he is insane. Bertie Wollaston is a man I have always helped, and he would be the first to deny indignantly anything Bircholt might say against me. Of course, there is no necessity to mention the matter to Wollaston : it might upset him on my account.’

‘But if he meets Mr. Wollaston, as he is almost sure to do,’ she replied, ‘he will tell him the story he told me. Would it not be better to tell it him yourself, and thus prove how utterly groundless it is?’

‘Why bother about it at all?’ he said testily. ‘I am heartily sick of Bircholt and his affairs. Had Wollaston not been so soft-hearted and self-repentant, John Bircholt would have been quite comfortable and contented in a private retreat. It only shows what

incalculable harm a partially insane man may do when allowed to roam about the world.'

'Why self-repentant?' thought Lydia; and then she remembered how their eyes had met by the lake at Virginia Water, and what she had seen in Bertie Wollaston's face. Self-repentant because he had ceased to love Maud and loved—— No, she would not believe he loved her, and yet that look of reproach in John Bircholt's eyes as he had talked of some other woman.

'You must do as you think best,' she said to him; 'but I advise you to tell Bertie Wollaston how John Bircholt raves, and of what he accuses you.'

'Let us drop the subject,' said Burden, helping himself to more brandy—a stiffish dose.

'Willingly,' said Lydia; 'it is most unpleasant.' But she felt there was a good deal left unexplained.

When Lydia retired, Edward Burden thought of John Bircholt lying huddled up where he had thrown him, and became restless.

It was quite light now, and the birds were singing their morning songs and Nature awakening, after her brief repose, refreshed by the dew which bathed her face.

He went into the garden, and paced the well-kept walks. Nature and her loveliness had no charm for

this man of gold. He heard no music in the thrush's note, the blackbird's sharp warning whistle, or the lark's early morning song. The chink of gold was merrier music to him than the song of birds. As he walked about gardens rich with the scent of many flowers, his thoughts were with those well-lined boxes in his strong-room.

Ascot week. He felt inclined to rebel even now against the race-meeting he had promised to attend. He had backed Star and Garter heavily, that was one consolation, and the victory of that horse in the Royal Hunt Cup would bring in more gold to the treasure-house. He roused himself to some show of interest in that event, and eventually satisfied himself that there would, after all, be some pleasure in seeing the gold jacket flash first past the winning-post.

CHAPTER XXIII.

THE CARAVAN.

CREEPING along the road by slow stages, on the way to Ascot for the race-week, were numerous caravans and sundry waggons and vehicles of a nondescript character. Their occupants were merry, the men whistling cheerfully, and the women and children

basking in the sunshine as they sat at the open door of their dwelling-house upon wheels. Winter and its hardships were forgotten, and these roamers at large were once more happy and contented with their lot. The caravans differed much in appearance; as the outward look of a house—the window-blinds, the curtains, and the clean glass—denote the character of the occupants, so it was with these caravans. Slat-ternly women, with their hair neither up nor down, but straggling in every direction and looking straight in none, had generally a background of dirty paint and slovenly windows in the caravan they were seated upon. The men shambling along the road were ill-dressed and neglected; the horses—save the name!—were in harmony with their masters in the matter of looks, not otherwise.

One caravan, proceeding leisurely along, differed materially from the bulk of those preceding it at a considerable distance. Everything about it was spick and span. Its colours were gaudy—yellow, red and black—but it had been freshly painted, and had not suffered much from wear and tear. There was a carry-you-safely-many-a-mile look about the sturdy wheels, and the pair of horses of small height drawing it were well groomed and not ill-fed. The man trudging beside this caravan was a sturdy fellow, about five feet nine in height, with strong, broad

shoulders, and a good-humoured, bronzed face. His dark eyes twinkled merrily, and he evidently enjoyed the prospect before him. His clothes were in good condition and clean, excepting for the white dust which had accumulated on the journey. The woman seated just inside the caravan, with the door wide open, was neat and tidy. Her hair was well brushed and combed, and she had a clean white apron on over her black dress. A child about three years of age sat close to her, a miniature whip in his hand, with which he was urging on the horses, who, apparently used to his proceedings, took no notice of his exertions to accelerate their pace.

On passing a retired country lane, with wide grassland on either side of the road, the man sang out 'Whoa!' and the horses stopped immediately. They had evidently been expecting to hear this prolonged 'Whoa!' for some time past.

'This 'll about suit us, missus,' he said in a cheerful voice. 'We'll turn up here, and rest for a bit, and give the horses a feed.'

'Right you are, Joe,' was the ready response. 'You look arter the 'osses, and I'll look arter you an' me an' the kiddy.'

The caravan turned up the lane, and Joe, with sundry ejaculations to them about its being 'Dinner-time,' 'Fill yer bellies,' 'Good grass abart here,' and so

on, allowed them to crop the fresh herbage growing luxuriantly by the wayside.

A savoury smell soon arose from the interior of the caravan, and Joe sniffed the air and smacked his lips in anticipation.

‘What yer got there, missus?’ he said. ‘Smells uncommon good.’

‘Stewed rabbit and a bit o’ bacon,’ replied his wife.

‘And I reckon there’s an inion abart somewhere,’ he replied.

‘You’ve a keen scent, Joe.’

‘So’s an inion,’ was the quick reply.

‘Smart, ain’t yer, now?’

‘So’s an inion,’ replied Joe. ‘Try it on one o’ them pretty eyes of yourn, Polly.’

‘Gar on! It’s easy to know there’s summat to eat about. Ye’re generally free with compliments at sich times.’

The banter went on, and then dinner-time came.

‘Let’s see, where did I get this ere rabbit?’ said Joe, his mouth filled with a considerable portion of the back.

‘Found it,’ she replied.

‘Oh, it’s that one, is it—the one I found in yon field?’ he said, with a wink. ‘I reckon nobody ’ll miss it.’

‘But I’d miss you,’ she said; ‘and a rabbit ain’t

worth running no risk for. Besides, there's Kiddy—what 'd he do without yer ?'

Joe looked contemplatively at Kiddy, whose whole attention was concentrated upon a large bone he held in one hand and a potato in the other. Kiddy divided his favours between the meat and the vegetable, and seemed in imminent danger of suffocation.

'Kiddy grows,' said Joe. 'He'll be a man soon.'

'He's a beauty!' said the fond mother affectionately. 'He's sure to thrive ; nothin' goes agen him in the way o' food.'

'We'll do well at Ascot,' said Joe. 'Place looks smart. Yer carn't beat a bit o' colour, missus ; and yaller and black and red, they're tasty when they're mixed properly.'

'I'd like a hat them colours, Joe,' she said coaxingly.

'Hats, is it ?' said Joe. 'What women wants wi' hats passes me. Jest look at that 'ead o' hair you've gotten. There's coverin' enough there for any ordinary woman.'

'I ain't an ordinary woman,' she said, pouting.

'Now, look here,' said Joe : 'if we does well at Ascot, I'll buy yer a new hat—s'elp me taters !'

'Good boy,' she said. 'I ain't had a hat since Christmas.'

‘And that were a bonnet,’ laughed Joe.

Joe Ball was a popular fellow amongst the caravan fraternity, but his wife was regarded as ‘a cut above most of us.’ Joe Ball was generally alluded to as ‘J. B.’ Many a good turn had he done his less thrifty brethren. Joe always put by for the winter, when there was very little work to be done, and managed to live in a small house during that hard time instead of shivering in his caravan.

Having finished his meal, Joe went for the horses, calling them ‘gormandizers,’ ‘receivers of stolen property,’ and ‘grass-poachers.’

He ‘hitched’ them to the caravan, and they proceeded on their way.

To return for a moment to John Bircholt, leaving Joe Ball’s caravan to wend its way towards Ascot. When Edward Burden flung him into the mass of brushwood, he was not dead, but only stunned. The blow, however, would probably have killed him, had it not been for the hard hat he wore. It was some hours before he recovered sufficiently to try and walk. His head ached as though it would split, and the pain caused him to ramble incoherently in his talk. His mental condition was bad enough before, but it was worse now, and, although harmless, he could not be called sane. He fell asleep after he recovered

consciousness, and this did him good. In the morning he wandered aimlessly about, having nothing to eat, and hopelessly ignorant of his whereabouts.

All day he avoided meeting people, and when he saw anyone approaching he hid himself as best he could.

As Joe Ball and his caravan came slowly along, he caught sight of John Bircholt sitting in a helpless sort of way on the grass.

'There's summat wrong with that chap,' said Joe, pointing towards John Bircholt.

'Don't you be a-goin' pickin' up fellers on the road,' said his wife. 'What did the last man yer helped do, eh?'

This was a sore point with Joe Ball. He had succoured a fellow-creature in distress, and, in return for a night's shelter and his supper, the lodger decamped in the morning with sundry belongings of the Ball family.

'Never you mind about he,' said Joe; 'I ain't a-going to turn my back on every man 'cause one on 'em turned out a bad un.'

'That's my Joe,' thought his wife; 'he's as good as they make 'em, thank God!'

In due course the caravan reached John Bircholt, who looked up at the gaudy vehicle in surprise. He was weak and faint from fasting, and that cruel blow hurt him terribly. He put his hand to his head and

groaned. Joe Ball saw this was not an ordinary wayside loafer. Here was a man well dressed, apparently well off, and in some sort of trouble.

‘What’s up, mate?’ said Joe. ‘Have yer met with a accident?’

His tone was kindly and sympathetic, although rough, and John Bircholt said sadly :

‘I haven’t a friend in the world, and I am very ill. I’ve had no food all day. Can you give me something to eat? I have money.’

He put his hand into his pocket and pulled out a sovereign. Joe’s eyes glistened as he saw it; the sight of it did him good; and yet he would have scorned to do what Millionaire Burden did to get gold.

‘My missus will get yer something,’ said Joe; ‘we’re not a-going to let a chap starve for want of a crust. Couldn’t yer find yer hotel?’

John Bircholt shook his head. He did not want to find a hotel. All he wanted at that moment was food, and then a quiet place in which to lie down and die. He was tired of his life, and everyone seemed tired of him. He was a stranger in a strange land, thousands of miles from the place of his birth, and, even if he were in Brisbane, there was no one he cared for now he had lost Maud. The utter hopelessness of his position depressed him, crushed

the life out of him, and, like a wounded animal, he wished to die quietly.

There was such a dumb look of beseeching agony in John Bircholt's eyes that Joe Ball felt a choking sensation in his throat. There was something here he could not understand; it was beyond him. He understood, when a man was hard up, what he felt, or how it affected him when he had done something wrong, and was in danger of the law getting him in its clutches. He saw John Bircholt's case needed special treatment, and he prepared in a diplomatic manner to pave the way for it.

'He's not one o' the ordinary sort,' said Joe to his wife. 'Come and speak to him, Polly.'

She came down from her perch and bent over John Bircholt, who looked up into her kindly face.

'Are ye ill?' she said softly.

'Very ill—very ill,' he said.

She started away from him, as she thought of Kiddy, and that there was such a thing as measles, small-pox, and fever, which had a habit of roaming from one person to another.

John Bircholt saw the movement, and smiled faintly.

'I'm not ill that way,' he said; 'I've had a terrible blow on the head.'

Joe saw the crack in his hat for the first time, and

examined it critically. Here, at any rate, was something he could understand.

He took off John Bircholt's hat, and this made him wince, his head was so sore. Joe then saw the big lump the blow had left on Bircholt's head.

'The darned scoundrel!' he said. 'Who did it?' He handed the hat to his wife, and said: 'Might 'er killed him. Get summat for his 'ead.'

Polly disappeared into the caravan, and, opening a box, took out a bottle of lotion which she had herself prepared from sundry herbs and wild-flowers. With this she bathed John Bircholt's head, and it gave him much comfort.

'You'll have summat ter eat?' said Joe. 'Come inside. We ain't got a mansion, but what there is of it's clean; Polly sees to that.'

They assisted John Bircholt into the caravan, and gave him of their best.

Kiddy eyed the new-comer over, and summed him up satisfactorily in his infantile brain. He came over to John Bircholt, and held on by his knee. 'Honest John' put his hand on the youngster's head and stroked his curly hair. Polly Ball's heart was captured, and by this action poor John Bircholt made a stanch friend.

'Kiddy's cottoned to him,' whispered Joe.

'He's a right un,' replied Polly.

‘He’d better camp here,’ said Joe.

‘I’m willing,’ said his wife.

The project was mooted to John Bircholt, and he acquiesced in it. He looked quite venerable; his hair had turned quite white with sorrow and mental suffering.

‘They’ll take him for Kiddy’s grandfather,’ said Joe.

That night John Bircholt slept in Joe Ball’s caravan, and before he awoke next day they were on Ascot Heath, in their position for the race-meeting the following week.

CHAPTER XXIV.

ON THE HEATH.

IT was the Saturday before Ascot week, and there was plenty of life and bustle on the famous heath. Numerous canvas enclosures were erected, booths and tents put up, and scores of gaily-painted caravans scattered about, waiting for the harvest their owners anticipated reaping. A few refreshing showers had fallen, and the turf was in excellent condition. All danger of further rain seemed over, for the sky above was of a cloudless blue, and a soft breeze came gently across the heath.

‘Does a chap good to be here,’ said Joe Ball, as he hammered in sundry pegs in order to fix up tight the background of canvas he was erecting for his cocoanut-shies and Aunt Sally.

Joe was a believer in cocoanuts as a source of revenue, and in Aunt Sally as an able assistant. His wife was an adept at making fancy baskets of straw and rushes, and Joe regarded these specimens of her skill with feelings akin to awe. They were works of art in his estimation. Polly sold scores of these baskets during Ascot week to the carriage folk. Gentlemen bought them because of her pretty face, and Joe boiled with indignation at the compliments paid. He worked off his spleen by taking a hand at his own cocoanut-shies, and endangering the limbs of passers-by owing to the fury of his onslaught. Polly said it was part of the regular business for these ‘gents’ to pay her compliments, and she didn’t mind it if Joe didn’t.

‘Moind it!’ roared Joe. ‘Dare say yer don’t, but I does.’

‘The more compliments they pay, the more money the baskets fetch,’ she said; ‘and there’s no harm in ’t.’

‘But there moight be,’ said Joe; upon which Polly would turn away abruptly, and leave him until he got ashamed of himself.

Joe Ball was generally one of the first in the field

at Ascot, and had a good 'pitch' in the rear of the carriage enclosure, some distance from that sacred spot, which Joe would much have preferred to select as a camping ground.

John Bircholt watched the proceedings with interest, and offered to help him, but Joe declined his assistance.

'You sit there and mind Kiddy, while me and the missus does a bit o' work,' said Joe.

It was not long before John Bircholt attracted attention from the neighbouring caravans.

'Hi say, J. B., got yer grandfather there? Didn't know th'old man was alive.'

'You mind yer own business,' said Joe. 'Taint my grandfather, nor yet Kiddy's, so shut up.'

On Sunday a wandering preacher found his way on to the heath, and discoursed to the occupants of the caravans, who were attentive to his ministrations, evidently regarding him as 'another good man gone wrong.' The preacher exhorted them to flee from the wrath that would fall upon them if they remained to witness the races. He declared horse-racing to be a sin and abomination, a wile of the devil's, a snare and a trap for the unwary.

'Strike your camp and march away!' he thundered forth. 'Follow me, and I will show you the way of righteousness!'

The speaker mopped his ponderous brow, and gazed around with a commanding air. No one seemed inclined to follow him. He had exhorted at an unfavourable time, for the scent of stews was in the air, an appetizing odour not to be resisted. Even the preacher seemed to feel its effect, for he sniffed, but whether in disdain or satisfaction it was difficult to determine.

‘Wastes a power o’ speech,’ said Joe. ‘He’s no logic abart him. Fancy me striking camp and following him, the Lord knows where, and the blessed races a-beginning on Toosday! Now, ’tain’t likely, is it, Polly?’

The scene, of which John Bircholt was a small part, was new to him. He had never seen anything like it before, and never would again. During the daytime, when all was life and bustle, his mind was occupied; but when night came, and with it comparative quiet, he thought over what had occurred. The more he brooded over his wrongs, the more determined he became that Edward Burden should suffer.

Tuesday morning arrived, and with it the bustle of the first day of the meeting. From the caravan John Bircholt saw the arrival of coaches and carriages filled with gaily-dressed people. The picture pleased him, and he was glad to be there. It occurred to

him that Bertie Wollaston had told him Edward Burden was to run a horse in the Hunt Cup, and he asked Joe Ball if there was such a race.

Joe stared at him, astonished.

‘Never heard of the Hunt Cup, mister? Where on earth have yer lived?’

‘A long way from here,’ replied John Bircholt—‘in Queensland.’

‘Aye. Where’s that?’ said Joe.

‘In Australia.’

‘Gosh!’ exclaimed Joe. ‘Not gammoning, are yer, mister?’

‘Not at all,’ said John Bircholt. ‘Queensland is many thousand miles from here, and this is my first visit to England.’

‘Now, look at that,’ said Joe. ‘And me and the missus has never been outer England, leastwise, only into Wales, and I reckon that don’t count. What sort of a place is Australy?’

John Bircholt gave him as comprehensive an idea of the vastness of that distant country as he could compress within the limits of about ten minutes’ speech, but his powers of description were none of the best.

Joe Ball had a hazy sort of notion that John Bircholt was cramming him, and when he alluded to millions of acres, and hundreds of square miles of

land uncultivated and unpopulated, Joe put it down to that blow on the head.

‘Would you like to go out there?’ asked Bircholt.

‘Me? Me go out there!’ said Joe. ‘What ’ud become o’ the show in the middle of a ’undred square miles o’ land with no people abart?’

John Bircholt hinted there were many large cities with thousands of people in them, beside all these vacant square miles of land.

‘That makes the prospect a bit better,’ said Joe; ‘but we’re satisfied in Old England.’ Then, recurring to the remark of John Bircholt’s about the Hunt Cup, he said:

‘What about the Hunt Cup: know anything for it?’

Joe was always on for mysterious tips; it was a failing of his to be led away by the charming persuasive eloquence of the man who guaranteed to pick him the absolute winner for a tanner. In most things Joe Ball was shrewd, but tipsters, he frankly owned, were a weakness of his. His faith in tipsters occasionally received a rude shock, as, for instance, when he discovered that a favourite prophet he had been accustomed to patronize did not always name the same horse he had given him as the absolute winner when imparting information to someone else.

'There can't be two absolutes,' said Joe ; and Polly gave it as her opinion that the tipster was a fraud, and ought to be 'busted.' John Bircholt certainly had not the appearance of a tipster, but Joe Ball knew nothing about him, and thought he might be possessed of some knowledge, as he asked about the race.

Bircholt said he did not know much about the Hunt Cup, but a friend of his had a horse in a race, and he thought it was that race.

Here was a find for Joe. The stranger he had assisted upon the road had a friend who owned a racehorse. From that moment Joe regarded John Bircholt as a man to be approached, with due caution, in order to extract information from him.

'Have you any objections to naming the horse?' asked Joe in a deferential way.

'I don't remember it,' said John Bircholt, honestly enough.

'Cunning old spark,' thought Joe. 'He's not a goin' to give it away if he can help it.'

'I'm a poor man,' said Joe, 'and if yer friend's 'oss can rin, I'd like ter 'ave a bit on 'im.'

'I can tell you who owns the horse,' said John Bircholt : 'Edward Burden.'

Joe Ball staggered back amazed.

'What, Millionaire Burden, the man what makes millions easier nor I make quids?'

Such is the fame of the rich man. The mention of his name even astonishes the proprietor of a caravan. What can ambition desire more?

John Bircholt smiled faintly as he replied :

‘ He is a very rich man, and he owns the horse I mean.’

‘ Do yer know him ?’ asked Joe.

John Bircholt hesitated ; he had called the owner of the horse his friend, so he said :

‘ Yes, I know him well.’

‘ Then what the —— are you doing in my caravan?’ thought Joe. Then he thought : ‘ Millionaires is eccentric ; perhaps this is one of ’em. But how abart that blow?’

Having pondered over the matter, Joe said :

‘ Who hit yer on the ’ead ?’

‘ I would rather not say,’ replied Bircholt. ‘ He will be called to account for it some day.’

‘ And I’ll give yer a hand when th’ account’s to be settled,’ said Joe.

‘ Thank you,’ said Bircholt ; ‘ but there is no need for you to get into trouble over my affairs.’

Nothing of importance to this story occurred during the first day of the Ascot meeting, excepting that Joe Ball earned more money than usual for an opening day, and rejoiced thereat.

On the morning of the Hunt Cup day, Joe Ball

solicited a glance at a 'kerrect kard' from a whilom acquaintance in that line of business.

'J. B., you're rich enough to buy a card,' said the man.

'S'help me no!' said Joe. 'Let's have a wink at it.'

The man handed him a card, saying :

'What is it you want to see?'

Joe Ball was casting his eyes down the list of horses in the Hunt Cup. He was not much of a scholar, but he found out what he wanted.

'Mr. Edward Burden's Star and Garter, 8 st.'

'Found it?' asked the card-vendor.

'Spotted it,' said Joe.

'Good thing?'

'Dead bird,' replied Joe.

'Abart as dead as most o' yourn,' said the man.

'Never you mind,' said Joe. 'It's all right this time. A friend o' the owner's is lodgin' in my caravan.'

This remark so tickled the fancy of the card-seller that he roared with laughter.

'Is he mashed on the missus?' said the man.

Joe Ball attempted to kick the speaker, but the man was too quick for him, and as he ran off called out :

'Keep an eye on the owner's friend, J. B. You'd better hurry back, or they'll be missing.'

When Joe's ire cooled down, he thought :

'Star and Garter's the 'oss. Must have a bob or two on unbeknown to Polly. I'll put a bob on for Polly, and a bob for Kiddy, and three bob for self. I'll risk a whole biling dollar, blow me if I don't !'

John Bircholt felt moody and depressed, and, leaving the caravan, wandered away in the direction of the race-track and stands. He pushed his way through the crowd, and eventually came to a halt amongst the bookmaking fraternity who lined the space in front of the carriage enclosure. There was nothing in the appearance of John Bircholt to denote the racecourse frequenter, and as he looked about him, as though seeking someone, a constable said :

'Have you lost your friend, sir ?'

'No ; I am looking for an enemy,' was the strange reply.

The constable regarded him for a moment or two, doubtful whether he ought not to question him further. Then he thought :

'Poor old chap ! Someone has got hold of his son perhaps. If so, I hope he'll find him.'

When Joe Ball reached the caravan, he asked his wife where the stranger was.

'Gone for a stroll,' said Polly. 'Seemed restless like, and said he'd walk about.'

'Cunning old chap,' thought Joe ; 'he's gone to

back Star and Garter. Polly, mind the show a bit ; I'll be back in a jiff ;' and off he went.

'Backing 'osses again,' thought Polly ; ' that's Joe's failin'. 'Osses'll be the ruin of Joe. Wants to make a jock of Kiddy. Not if I knows it.'

CHAPTER XXV

STAR AND GARTER.

AT last Edward Burden was roused to some show of interest in a race. He had backed Star and Garter to win a large sum in the Royal Hunt Cup, and the prospect of winning money and causing other people to lose had an exhilarating effect upon him, as usual. He was never happier than when increasing his wealth, and he knew he was more fortunate than most men. He had been to Ascot before, and thought it rather a bore, but on the present occasion he felt he was in for some excitement.

Star and Garter had been backed in such a manner that he was regarded as the sensational horse of the race, and as a natural consequence his owner attracted attention. Edward Burden was known to most men of importance in the City, but on the racecourse his face was unfamiliar. Many men there were, however,

who knew him, and pointed him out to their friends as the millionaire owner of Star and Garter and the husband of the popular novelist, Lydia Andros.

Mrs. Burden had many acquaintances who greeted her cordially, and then passed on to chat about her, and say she did not look very happy, and paid more attention to Bertie Wollaston than her husband, which was untrue — not that it mattered to the gossips, who, having no ground for scandal, make some.

Lydia Burden did not feel particularly happy. She was depressed, and hardly knew why. That visit of John Bircholt's, and his wild talk, unsettled her more than she cared to acknowledge. Bertie Wollaston, she saw, was becoming infatuated, and it must be put a stop to at once, or their friendship would come to an end, which she did not desire. She doubted not her husband's honour towards his friend as yet, but her mind was gradually trending in that direction. She wondered why Edward Burden did not tell Bertie Wollaston what Bircholt had said.

Since her interview with John Bircholt he had not been heard of, and neither Bertie Wollaston nor her husband had any idea of his whereabouts. She was sorry she let him go away from her house alone, because he was not in a fit state of mind to take care of himself.

The bustle of Ascot week, with its attendant house-party, left her but little time to think over John Bircholt's affairs: she was fully occupied with her own. It was always acknowledged the Burdens did things well, and the Ascot house-party proved no exception to the rule. There was no lavish display of wealth, but everything was done to make their visitors feel at home and free to enjoy themselves.

The prospects of Star and Garter in the Hunt Cup naturally attracted attention, and as Edward Burden thought the horse would win, his visitors followed his lead and backed it. Bertie Wollaston had invested all he could afford to lose on the horse, and Andrews, the trainer, was brimful of confidence—rather an unusual thing for him.

As usual, there was a large crowd at Ascot to see the Hunt Cup run for. It is one of the prettiest races of the season, and has many attractions for owners of good horses.

Many horses were well backed, the favourite being The Count, a well-known handicap horse, and popular with the public. The Count had a heavy weight and was conceding several pounds to Star and Garter, but the party behind him were confident of success. Windsor, Hawthorn, Saracen, Nigger and Blue Boy had no end of followers. It was reported that Blue Boy had done a wonderful trial. He had put down

all the cracks in the famous stable in which he was trained, and several tipsters in the 'final editions' had declared the race was little short of a certainty for him. Andrews, the trainer of Star and Garter, chuckled quietly to himself as he heard and read all about Blue Boy's wonderful gallop. At one time Blue Boy was trained by Andrews, who had a lively recollection how the horse always won his trials and generally lost his races. The reason he did not train Blue Boy now was because he had candidly told the owner the brute was not worth feeding. The owner of Blue Boy, being a man of independent means, and ideas which corresponded, said Andrews knew nothing whatever about his business, and forthwith removed his horses from the stable. Andrews wanted Star and Garter to win, but if that horse suffered defeat he hoped it would be any other horse in the race than Blue Boy who would win. He had, however, a wholesome dread of The Count and Saracen. He knew what sort of a horse The Count was, and that weight did not stop him.

Before the race, Edward Burden, accompanied by his wife, Bertie Wollaston, and several friends, went to take a parting look at Star and Garter.

Edward Burden did not consider the inspection necessary. He protested it would not enlighten him as to the merits or condition of his horse, because he

understood so little about horses. He doubted very much whether he would be able to recognise Star and Garter if the jockey with the colours on was not about. He had no desire to pretend to a knowledge of horses, like many men do who know very little about them. Bertie Wollaston, however, persuaded him, and accordingly Star and Garter was inspected.

No horse could have looked better. Star and Garter was trained to the hour, and even Edward Burden's unpractised eyes could see there was no fault to be found with him. Andrews was proud of his work, and justly so.

Lydia Burden thought Star and Garter a beautiful creature, and so he was, also intelligent and with a knowledge of what was expected of him. Star and Garter knew the critical moment was near at hand when he would have to exert himself to the utmost to win the race. He was not nervous, but a determined horse, and fully confident in his power of speed. Radford, the jockey, knew what sort of a horse he had to ride, and was sweet upon his mount. The new 'gold' jacket the jockey had on shone bright and glistening—not a dull yellow, or a faint primrose, but sovereign gold colour and as bright as a new coin from the Mint. It was an uncommon colour, and although registered as 'all-gold,' Edward Burden's jacket would have been more aptly described

as 'sovereign gold.' Hundreds of people turned to look at Radford as he strode past in the brilliant jacket.

'Very appropriate for a millionaire,' remarked one.

'Good for a gold-worshipper,' sneered another, an unsuccessful man, of course, who would have been only too ready and willing to act as Edward Burden had done, only he was lacking the necessary brains.

Edward Burden was pleased with his colours, more pleased with them than anything else connected with the race. He had a firm belief in the luck of the all-gold jacket, more than he had in the pace and stamina of his horse or the ability of his jockey.

Radford touched his hat with his whip, and Edward Burden said :

'The colours look well ; mind you land them first past the post,' and then turned to talk with one of his friends. He did not think it necessary to chat long with his jockey, give him needless instructions, the value of which would be nil, and cause Radford to smile contemptuously. He knew better than to talk on a subject he did not understand and had no desire to be initiated in.

'I think he'll win, Ted,' said the trainer ; and the jockey replied :

'So do I.'

'No good giving you hints,' said Andrews ; 'if you

don't know how to ride a mile race on Star and Garter by this time, I shall never be able to tell you.'

'I'll not bustle him too much,' said Radford; 'but I must get away well. A good position at the start in this race means a lot.'

The horses were all ready in good time, and disappeared over the brow of the hill to the starting-post. Meanwhile the betting in the ring was exciting. There was a rush on Star and Garter, and for a few minutes he ruled favourite; but the friends of The Count rallied round and landed the horse in his old position again. Blue Boy was backed as though the race was over and there was nothing to do but collect the money. The bookmakers were never tired of laying him, for they had pleasant recollections of former wonderful trials done by Blue Boy and of the results of the races which followed.

Saracen's owner was a shrewd man, and had made money by owning and backing horses, and was, therefore, regarded as a particularly dangerous man. When he strolled up to a well-known bookmaker, and put a 'pony' on Star and Garter as a 'saver,' the layer of odds suddenly ceased to bellow against Burden's horse, and turned his attention to a few almost unbacked candidates.

Edward Burden became interested in watching

the ring-men at work. He noted how quick they were at reckoning the odds to any amount, and how smartly the clerks pencilled down the wagers. He wished some of his own clerks were half as smart and accurate. As the money poured in first on one horse, then on another, Edward Burden thought bookmaking must be a profitable business.

‘Pity it’s not a gentleman’s occupation,’ he muttered, forgetting that less than a week back he assisted in floating a gold-mine whose contents were problematical—a strange distinction to draw between the bookmaker’s business and his own.

There was considerable delay at the post, and sundry Australian visitors lamented the absence of the starting-machine; and their remarks being overheard, they were favoured with impertinent stares, supposed to denote superiority on the part of the starrer, and resulting in failure to carry conviction to the stared at.

Delays at the post are vexatious to horses, riders, and starter, not to mention the public anxiously awaiting the result. Patience becomes exhausted as the minutes pass by, and still the desired consummation, the flag lowered, has not been reached.

Edward Burden chafed against the delay, and declared it absurd that the starter could not get off a field of five-and-twenty runners at the first attempt,

a certain proof he was not well informed on such matters.

When there are twenty-five horses in a race, and each of the twenty-five jockeys wishes to be first off, it is somewhat difficult, and certainly not reasonable, to expect a man with a flag to make them form in line.

The uninitiated, not understanding the difficulty, growl and grumble, and heap abuse upon the starter's head, forgetting he cannot hear their words of wrath, and is therefore imperturbed.

Everything comes to an end at last, and the long delay was somewhat compensated for by a good start, which only a few spectators at the post saw. The signal that they were off, and the race for the Hunt Cup had commenced, was soon heard.

Anxiously the appearance of the horses was awaited coming over the hill. It seemed a long time before the colours came in view, but when they did Edward Burden and his friends were on a keen look-out for the all-gold jacket. Not being accustomed to picking out colours in a field of twenty-five horses, Edward Burden was some little time before he discovered his jacket bobbing about in the middle of the course, surrounded by sundry other bright jackets, which appeared to him to be dangerously close to his own. He wondered how

Star and Garter was going to single himself out of the heap, and come first past the winning-post, as such a well-trained horse ought.

What he expected to see, and felt somewhat annoyed because it had not turned out as he imagined, was Star and Garter sailing away at the head of the field, the remainder of the horses being in hopeless pursuit. He saw no particular skill in making a desperate run in the last half-furlong, and winning cleverly on the post by a short head. Star and Garter he expected to see win all the way, and give nothing else a chance. That was the way he 'ran a mine,' or a company, and the same tactics ought to be adopted on the racecourse. These thoughts passed quickly in his mind, until he saw the gold jacket gradually drawing out and forging ahead.

CHAPTER XXVI.

A STRANGE SIGHT.

STAR AND GARTER was going well, and had drawn clear of the bulk of the field, the horses in front of him being The Count, Saracen, and the arch-deceiver, Blue Boy.

Andrews thought it high time Blue Boy collapsed

and vanished from the front rank, for he knew what a rare turn of speed the horse had when he took it into his head to gallop.

It was evidently Blue Boy's day out, and the owner of that erratic animal felt on excellent terms with himself, as he saw his green and white spotted jacket being carried gallantly to the front.

The owner of Saracen looked on with a stolid countenance, and, like Andrews, he was anxious to see Blue Boy shirk it as he had done many times before.

As for Edward Burden, his attention was riveted solely on the all-gold jacket. And he had no idea which horses were pressing hard in front of Star and Garter. As they drew nearer and nearer, he thought Radford ought to make a move, and send Star and Garter to the head of affairs.

The jockey, however, knew what he was about. He saw Blue Boy was in a galloping mood, and that danger lurked there. He knew the sort of horse Blue Boy was, and that if hustled at the finish, he would probably shirk it. He resolved to save Star and Garter a little longer, and then come with a rush before it was expected. The horse was going well, and showed no signs of tiring, and Radford felt confident his tactics would prove successful.

The thud of the galloping hoofs could now be

heard increasing in sound every moment. Edward Burden's pulses tingled, and he felt some of the genuine excitement attendant upon a great race.

Bertie Wollaston saw it was likely to be a close finish, unless Radford had more in hand than appeared to be the case.

'He's saving Star and Garter for a final run home,' he said to Mrs. Burden, who replied :

'I do hope he will win. Edward will be so pleased.'

The name jarred upon Bertie Wollaston. She did not care whether the win of Star and Garter would give him pleasure: all her thoughts were for her husband—and perfectly correct they should be, he ought to have added, but did not. It is surprising how men long for other men's property. It appears to be part and parcel of a system for keeping mankind at perpetual loggerheads.

'Thou shalt not covet thy neighbour's wife' Bertie Wollaston found all right in theory, but rather difficult in practice. He was not a covetous man, and yet he envied Burden his prize in the marriage lottery. Bertie Wollaston wished he had been the lucky man to draw the prize; but, as he had not done so, honour commanded that he should grin and bear his fate. It was a hard fate, he felt, and resented it, and so he replied to Mrs. Burden :

‘And I shall be pleased, too. That horse has caused me no end of anxiety.’

Perhaps she did not hear him ; at all events, she took no notice of his remark, and she was never rude intentionally.

Bertie Wollaston writhed, and would have made use of language calculated to make the atmosphere in his immediate vicinity sultry, but her presence restrained him. To console himself for her apparent indifference he looked at the horses racing along the track. He saw Radford make his effort on Star and Garter, and the horse shot to the front in marvellous style. The pace was terrific, for Blue Boy did not ‘cut it,’ as happened in nine cases out of ten, but stuck to his work like a Trojan, and Saracen held his own bravely, but The Count fell back, and the backers of the favourite looked glum.

Edward Burden gave a sigh of satisfaction. This was quite as it ought to be, and Star and Garter would win easily. Suddenly a terrific shout was heard, hundreds of people joining in one vast cry of alarm. What had happened ?

Edward Burden looked, and could hardly believe his eyes. Bertie Wollaston gasped, and his gaze was riveted on a particular spot on the course. Lydia Burden gave a faint scream, and put her hands to her face to shut out some expected unpleasant sight.

Hundreds of people wore looks expressive of horror and alarm on their faces in anticipation of a coming tragedy. The jockeys were bewildered, and the horses galloped on with reckless speed.

What caused the sensation, or, more correctly, a number of sensations ?

The horses were nearing the winning-post, Star and Garter with the lead, going comfortably, Blue Boy fighting out a desperate tussle for second place with Saracen, and the favourite upholding some claim to that position by heading the rest of the field.

In the centre of the course, right in Star and Garter's track, stood a solitary man, his hat off, and his white hair bare to the sunshine: He stood boldly, watching the horses bear down upon him, without the least sign of fear or wavering. No soldier in 'the thin red line' ever waited to receive a charge of cavalry more unmovable than this solitary old man. It was a strange sight, and small wonder people marvelled at it.

There was no time for the police to interfere: they would only have added to the danger by rushing across the course, so they had perforce to wait for the result which would inevitably happen in a few seconds.

The man was John Bircholt, and several people recognised him. Edward Burden saw him, and a

feeling of dread crept over him, paralyzing him and shaking him with horror. Here was a man risen from the dead, and standing in Star and Garter's track. Was it John Bircholt or his ghost? Others saw him, therefore the apparition was evident to many. Despite the terrorizing effect John Bircholt's appearance had on Edward Burden, the main thought uppermost in his mind was that Star and Garter might lose the race through him. This was how Bircholt was taking his revenge, dead or alive, ghost or no ghost. Burden clenched his hands and cursed the white-haired man standing so calmly to be galloped down.

Lydia Burden heard that awful invocation of the Supreme Power to strike John Bircholt down, and she shuddered and shrank away from her husband. Bertie Wollaston heard, and many others heard, and they gazed at this usually calm, mask-like man in wonderment. Edward Burden's face had undergone a great change, a change so extraordinary that Lydia Burden wondered if this man was indeed her husband. Bertie Wollaston saw the change, and it well-nigh froze the blood in his veins.

Edward Burden stood glaring at the man on the track with his hands clenched and raised, and his face distorted by fury and every conceivable conflicting emotion. That curse he uttered rang in the ears of

those near him. It was an awful imprecation, and could only have been invented by a man suffering torments like unto the damned. Again he cursed, and his face was literally ablaze with fury. People shrank away from him and turned their eyes to John Bircholt standing upright in the centre of the course.

All sorts of cries were shouted at Bircholt, but he did not move ; he was as deaf to them as a sphinx. He saw but one object in this tumultuous scene, and that was the gold jacket worn by Star and Garter's rider. On this jacket his eyes were tenaciously fixed.

Radford saw the white-headed old man in front of Star and Garter, and yelled to him at the top of his voice. He might as well have shouted to an iron pillar, which could not have stood up firmer than Bircholt.

The jockey did not know how to act, but he made up his mind to ride straight on, hoping the man would move ; if not, well, the man must take his chance, and so must Star and Garter and himself.

There was a strange hush came over the people as the horses bore down upon this solitary man. Surely he would move at the last moment, and attempt to escape what looked like certain death.

Nothing was farther from John Bircholt's mind than this intention. As the horses came nearer, he planted his feet firmly on the ground to resist the

shock. There was something almost heroic in his attitude, although the act was that of a madman. Alone he faced the crowd of galloping horses, and bravely he waited the shock. Perhaps he did not realize his danger, or calculate the result to himself and others.

On came Star and Garter, bearing straight down upon Bircholt. Every stride brought the horse nearer, and every eye was directed to the spot where a terrible accident must take place.

‘Is it over?’ murmured Lydia Burden.

Her husband answered with a hoarse laugh, and Bertie Wollaston replied :

‘Not yet. Do not look, I beg of you.’

Now, John Bircholt could almost feel the breath of the horses upon him ; he saw the eyes of Star and Garter dilated and filled with fear, and the face of the jockey above staring fixedly at him. He felt the ground throb and quiver under his feet, and then he gathered himself firmly together to meet the shock.

It came at last, after a few moments of awful suspense to the anticipating crowd.

Star and Garter crashed into John Bircholt and bore him to the ground. The horse stumbled, but did not fall ; Radford made a marvellous and brilliant recovery and kept his seat in the saddle, but lost both stirrups.

Star and Garter stumbled on out of his stride, but managed to head Blue Boy and Saracen past the winning-post.

John Bircholt lay where Star and Garter had crushed him down. Some horses cleared him at a bound, others galloped on him, and one struck him on the chest in trying to avoid him. He was trampled on, bruised, and battered, but did not suffer at present, the first shock having rendered him insensible.

No sooner were the horses past the post, than a rush was made for the prostrate man. The police headed the rush, and surrounded him. Battered and bruised he lay, with his white hair streaked with blood, and great dents in his clothes where the flying hoofs struck him—dead to all appearances, evidently, and yet there were some sparks of life in his crushed and mangled body.

Bertie Wollaston, when he saw him fall, said :

‘ I’ll go to him,’ and stepped out for that purpose.

‘ Come back !’ shouted Edward Burden harshly.

Bertie Wollaston turned and looked at him, fearing he had not heard aright.

‘ Come back, I say !’ repeated Burden, noticing his hesitation.

‘ He is going to see if he can be of any assistance,’ said Lydia.

'There is no necessity for it. My horse has won,' he added in a exultant tone.

Bertie Wollaston stepped up to him, and said :

'Yes, your horse has won; but he has probably killed John Bircholt, and I am going to render what help I can, if it be not too late.'

'Remain here, I command you!' said Burden haughtily.

'I am bound to assist John Bircholt,' said Bertie; 'I owe him reparation—perhaps you do,' and he looked at Burden keenly.

Lydia Burden knew not what to think. She was mystified at her husband's conduct. Was he, after all, a guilty man? and had John Bircholt spoken the truth?

Bertie Wollaston turned angrily away, and went rapidly towards the scene of the accident.

Joe Ball saw the accident, and was horrified. He pushed his way through the crowd, and, as the police hauled him back, he said :

'He belongs to me; he's been travelling along o' me. Bring him to my caravan. He's not right in his 'ead; had a blow, and it's turned his brain, like.'

A constable happened to know Joe, and whispered to the sergeant, who looked doubtful.

'He's Kiddy's grandfather,' said Joe unblushingly, and speaking as though this was a clinching argument.

‘Wife’s father?’ asked the sergeant.

‘Yum,’ said Joe, whatever that might mean.

The sergeant interpreted it as ‘Yes.’

Eventually John Bircholt’s shattered body was carried to Joe Ball’s caravan, and in a few moments after Bertie Wollaston appeared on the scene.

CHAPTER XXVII.

‘HONEST JOHN’ DEPARTS.

BERTIE WOLLASTON forced his way through the crowd surrounding the caravan, and spoke to the sergeant of police, who passed the word on to Joe Ball to admit him.

‘Friend of his?’ said Joe.

‘Yes,’ replied Bertie; ‘I have been searching for him for several days. How did he come to be here?’

Bertie Wollaston knelt down against the camp-bed on which John Bircholt lay, and regarded him anxiously as Joe Ball told him how he found Bircholt on the heath, and took him into the caravan.

‘It was very kind of you,’ said Bertie; ‘and I will not forget it; you shall be recompensed for all your trouble.’

At last John Bircholt showed some faint signs of

returning life, and groaned heavily. A doctor had been searched for and found. Strange to relate, it was Dr. Mordaunt of the *Jumna*. That steamer being in port, he had come to Ascot for the races. He saw the accident, and fancied he recognised John Bircholt, and was making his way across the course when he met the constable searching for a medical man. When Bertie Wollaston saw him he gave a start of surprise, and exclaimed :

‘How strange it should be you, of all men !’

‘Another friend of his?’ asked Joe, and Dr. Mordaunt assented. ‘Must have heaps of ’em,’ thought Joe. ‘Pity some of ’em didn’t find him a trifle sooner, then this business might not have happened.’

Dr. Mordaunt examined John Bircholt, and found he was seriously injured internally, and saw he had not long to live.

‘Poor fellow ! it has done for him,’ said the doctor. ‘It is a wonder he was not killed on the spot.’

‘It was not to be,’ said John Bircholt in a hollow voice, staring at them with wide-open eyes.

They were startled to hear him speak, and Bertie said :

‘Do not excite yourself ; keep quiet. Never mind telling us how you came to rush on to the course : it will only make you worse.’

‘It cannot make me worse,’ said Bircholt gaspingly.

'I am a dying man ; I can see it in Dr. Mordaunt's face. How came he here ?'

'I saw the accident,' said the doctor, 'and came across to see if I could be of any assistance. The *Jumna* is in port, so I took a holiday, and came down for the races.'

'The *Jumna*,' sighed Bircholt—'I remember. Poor Maud ! I shall soon be with her again.'

'He knows what occurred on board, and how his daughter died ?' asked Dr. Mordaunt.

'Yes,' replied Bertie, 'and he has not been the same man since. We lost all trace of him, and have found him in this strange way.'

'How long have I to live ?' asked John Bircholt.

'Come, cheer up,' replied Bertie. 'You must not talk of dying.'

John Bircholt fixed his eyes on the doctor's face, and said again :

'How long have I to live ? Tell me, for I have something to say and do before I die.'

Dr. Mordaunt hesitated a few moments, and then, seeing his delay in answering only irritated John Bircholt, he replied :

'Not many hours, and you must keep as quiet as possible. Are you in very great pain ?'

'No,' said Bircholt ; 'but the whole of my body feels numbed and dead.'

He looked at Wollaston, and, bending over him, Bertie listened to what he wished to say.

‘I have much to tell you alone,’ he said. ‘Ask them to leave us together.’

Bertie Wollaston did so, and Joe Ball readily consented, Dr. Mordaunt stating his intention of remaining close at hand.

Alone with Bertie Wollaston, John Bircholt seemed to find renewed strength, and the old feeling of being revenged upon Edward Burden again obtained the mastery over him. Mustering what strength he had left for a final effort, John Bircholt told the story of Edward Burden’s attack upon him, and how he had flung him into a heap of underwood, and left him for dead.

Bertie Wollaston listened in amazement to this strange tale. What possible reason could Edward Burden have for going to such an extreme? Why should he wish John Bircholt out of the way? He commenced to think Bircholt’s tale was the product of his disordered mind, it sounded so improbable.

The dying man noticed the look of unbelief on Bertie’s face, and said :

‘As I hope to be saved, I swear what I tell you is true.’

Bertie Wollaston no longer doubted ; the solemnity

of the tone in which Bircholt spoke carried conviction, and he asked :

‘ Why did he do this ? What reason had he for doing it ? ’

There was an angry gleam in John Bircholt’s eyes as he said :

‘ I thought to carry his secret to the grave with me, but he has used me cruelly, and would have taken away my liberty, and he deserves punishment. ’

Then John Bircholt, with dogged perseverance and despite the pain he now suffered, told Bertie Wollaston the story of Edward Burden’s wrong-doing.

It seemed well-nigh incredible to Bertie that Edward Burden should have committed such an act, but he did not doubt the truth of the story. He was amazed and astonished when he heard how Edward Burden’s fortune had been built up. True, the money was repaid, but, as Bircholt insisted, this did not lessen the deception—the falsity of Edward Burden’s friendship.

After remaining silent a few moments, John Bircholt said :

‘ A sudden impulse seized me when I saw the horses galloping down the course. I had a wild, uncontrollable desire to rush forward and stop the horse whose rider wore the gold jacket of Edward Burden. I knew his lust for gold, and I felt confident

those were his colours. It all happened in a few moments. Before anyone could stop me, I rushed into the middle of the course, and there I waited for the horses to gallop me down. I could not have moved had I wished to do so, but I had no desire to avoid the danger. I felt rooted to the ground, and had no fear. I heard thousands of people shouting cries of alarm, and knew they were meant to warn me, but I heeded them not. I watched the horses drawing nearer and nearer, and I saw the gold jacket bearing down right before me. I knew this horse would knock me down, and I hoped the shock would prevent its winning. The eyes of the horse appeared to start from his head as he drew near me, and I could see his wide red nostrils and open mouth, and then the face of the jockey above peering at me with a determined expression. I knew the man meant to continue on his course and ride me down, taking his chance of a fall. I admired him for doing it; the action was plucky, for he must have known the risk he ran. The horse appeared to bound right on to me, and crashed me down, and then I remember nothing more except the sound of the galloping horses in my ears, and a sight of hoofs hanging over me in the air. Did the horse win?' asked Bircholt.

'Yes,' replied Bertie.

'I'm sorry for that,' said John Bircholt. 'It will

please Edward Burden, and when he hears I am gone he will be more pleased still. But I shall leave a legacy behind me in your hands, and you can make good use of it. Tell him you know all, and it will hurt his pride and cut him to the quick.'

'Does his wife know?' asked Bertie.

'She knows about the cheque,' said Bircholt, 'but does not believe the story. I have a little money,' he went on—'a modest fortune. You are not in want of money, but I wish to divide what I have between you and this man Joe, who has been so kind to me. He is a deserving fellow, and I can trust you to see it put right. Ask Dr. Mordaunt to come in, and if you put it down on paper I will sign it, and he can witness it.'

Everything was done as John Bircholt desired. Bertie Wollaston knew he had no near relations, and therefore thought it better to allow him to have his way. Having settled his worldly affairs, John Bircholt seemed satisfied, and said he had no desire to live.

'This is a strange place to die in,' he said—'in a caravan on Ascot racecourse; but one place is as good as another, and I only wish to be at rest. I'm sorry for Joe: it will put him to some trouble, but I have done what I can to recompense him. I think I should like to see him and thank him again.'

Joe Ball entered the caravan, and John Bircholt put out his hand, which Joe took in his big, hard fist.

‘You’re an honest fellow, Joe,’ said John Bircholt in a low voice, ‘and you acted well by me. I have left you something for your trouble, which will help you and the missis and Kiddy along the road of life,’ he added, smiling faintly. ‘I’m sorry to give you so much trouble, Joe, but it cannot be helped now, and I’m going away soon.’

‘Don’t take on so, mister,’ said Joe. ‘You’re welcome here. I knowed yer were a good un when I spotted yer.’

‘Where’s Kiddy?’ said John.

Mrs. Ball brought Kiddy into the caravan, and the child regarded the dying man with inquiring eyes. Kiddy looked so solemn that John Bircholt again smiled, and said:

‘Good-bye, Kiddy. Be a good, honest fellow like your daddy when you grow up.’

This was incomprehensible to Kiddy, who commenced to whimper; but he often heard in after-years what the dying man said to him in the caravan on Ascot Heath.

Inside this gaudily-coloured caravan John Bircholt’s sands of life were fast running down, while outside was the roar and bustle of the racecourse, the feverishness of an excited crowd. And the people had well-

nigh forgotten how the horses in the Royal Hunt Cup had galloped John Bircholt down to his death.

While 'honest John' lay dying in Joe Ball's caravan, Edward Burden, the millionaire, was being congratulated on all sides upon the victory of Star and Garter. All the sympathy was for Burden, none for the madman who had so nearly caused Star and Garter to lose the race.

'Must have been killed instantly,' said one man in a tone of voice indicating 'and serve him right.'

'Probably,' said Burden; 'but it might have been worse. Had Star and Garter fallen, there is no telling what might have happened.'

Lydia Burden's thoughts were with John Bircholt, and she anxiously awaited Bertie Wollaston's return. The win of Star and Garter gave her very little pleasure now, for her husband's conduct troubled her, and she had not forgotten that terrible imprecation.

Comments were made on all sides about John Bircholt's mad act, and he was generally put down as insane. He had caused a sensation, and the thousands of people present were not ill-pleased to have witnessed such a spectacle. It would be something to talk about in after-years, and Star and Garter's Hunt Cup would always be associated with John Bircholt's rash act.

With anxious eyes Lydia Burden watched for

Bertie Wollaston's return, and at last she saw him coming, slowly and dejected. He came to her, and she asked him the question she dreaded to hear answered.

'He is dead,' said Bertie. 'A strange place to die in, and a strange death.'

'It is,' she answered simply. 'Look at this brilliant throng, so full of life and pleasure. How little the death of a fellow-creature affects us!'

'It has affected you,' replied Bertie. 'I know you are sorry for him.'

Edward Burden came up and said in an offhand manner :

'Well, what is the news? How is he?'

'Dead,' said Bertie Wollaston.

Edward Burden started in spite of himself, although he had expected the answer.

'Poor fellow!' said Burden. 'Mad—I always told you he was mad.'

'He was sane enough before he died,' said Bertie.

Edward Burden looked hard at him and said :

'I doubt it.'

He had an uneasy feeling that John Bircholt had told Bertie Wollaston many things it was not advisable for him to hear.

CHAPTER XXVIII.

A GOLDEN PILE.

NATURALLY, there was much rejoicing amongst the house-party at Edward Burden's on account of Star and Garter's win in the Royal Hunt Cup. Most of the gentlemen won considerable sums over the horse, and Edward Burden threw in for a large stake. It did not take long, however, for the visitors to discover that something had disturbed the domestic equanimity of Mr. and Mrs. Burden, and also that Bertie Wollaston was affected by it in some way.

Edward Burden had explained that John Bircholt was known to him, and had been for some little time in his employ, and his sad end was considered sufficient to cast a gloom over him.

Bertie Wollaston had an opportunity of speaking to Edward Burden alone after most of the visitors retired for the night. Edward Burden tried to appear quite at ease, and failed, for he dreaded what he felt sure was to happen. Bertie Wollaston did not mean to spare him, for he hated hypocrisy and deception, and considered Edward Burden had acted in an unworthy manner.

'Before he died,' Bertie went on, after alluding to the fatality on the course, 'he made a will dividing

what money he had between myself and the proprietor of the caravan.'

'A lucky haul for him,' said Edward Burden; 'and I dare say you will not object to a few hundreds.'

'He told me many things that astonished and grieved me, and then roused a feeling of intense indignation against yourself,' went on Bertie.

'Against me,' exclaimed Edward Burden, with a miserable attempt to appear surprised.

'Yes, against you,' said Bertie. 'Why did you half kill him and leave him on the heath in the wretched condition in which Joe Ball found him? Morally, you are responsible for his death.'

'He was a madman, and committed a madman's act, which caused his death,' said Burden, who did not deny the charge of assaulting John Bircholt.

'You are lucky to escape being placed on your trial for murder,' said Bertie Wollaston.

They were sitting in a room Edward Burden had selected for his private use, and had their backs to the door. They did not hear the handle turned as Bertie Wollaston spoke. Lydia Burden had come to look for her husband, and had heard what Wollaston said.

The sentence froze the blood in her veins and horrified her, and she hastily drew back, but could not avoid hearing her husband reply :

‘No one would ever suspect a man of my position of murder.’

Then he did not indignantly deny what Bertie Wollaston said. Lydia Burden went back to her room amazed and terrified.

Unaware that Mrs. Burden had heard what passed, Bertie Wollaston went on :

‘It was a cowardly act to strike down an old and helpless man. I have been deceived in you. My faith in you has been shattered. John Bircholt told me all—how you made use of my money to build up your fortune, utterly reckless as to whether I suffered from your act. He told me all about that altered cheque, and how you betrayed me, your friend. I would never have believed it from any other man, but John Bircholt was dying, and a dying man does not go before his Maker with a lie upon his lips. Did he not speak the truth?’

For a few moments Burden made no reply. A spirit of antagonism rose within him, and he resolved to own to what he had done and defend his action.

‘I borrowed ten thousand pounds from you without your knowledge,’ said Edward Burden, ‘and, under similar circumstances, I would do the same thing again. You suffered no loss, and I laid the foundation of a fortune. You declined to use your money to invest in Mount Morgans on your own

account, as you may remember, so I used your money to make a pile for myself. Where was the harm? I knew the shares were certain to have a great rise; I told you so at the time. You handed me a cheque for a hundred, and it was easily altered, and you did not suffer. No man knew of my action excepting John Bircholt, and I was a fool to transact the business through him, when I could have done it myself. You blame me and say I betrayed your friendship. Be it so; have it your own way, but henceforward our paths lie apart. I have proved myself your friend since you have been in England, and you cannot deny it. I needed money to make my first rise, and I used yours for a few days to accomplish that object. I succeeded, and because I succeeded I am blamed for what I did.'

'It was a mean action,' said Bertie. 'Had you asked me point-blank to lend you the money, I would have done so. It was an underhand way of going to work, and I despise you for doing it. To make matters worse, you have hounded John Bircholt down, because he knew what you had done, and caused his death. You will be held responsible for his death, and you know it.'

'I have had enough of this,' said Edward Burden, rising. 'We are friends no longer.'

'You have never been a friend, although I thought

you one. There can be no true friendship where there is deception.'

'Don't be sentimental,' said Edward Burden.

'John Bircholt told your wife,' said Bertie. 'Does she believe the story? For her own peace of mind, I hope not.'

'That is a matter between my wife and myself, and does not concern you,' said Edward Burden.

'You deceived her when you married her,' said Bertie hotly. 'Had she known your true character, your real nature, she would never have married you.'

'And that would no doubt have given you intense satisfaction,' said Edward Burden maliciously.

'She would have been a happier woman than she can ever be now, had she remained single,' said Bertie.

Edward Burden walked out of the room without answering or saying good-night.

Lydia Burden heard him enter his room and could bear the suspense she had been in no longer. She knocked at the door and he bade her enter.

She walked straight up to him and told him what she had heard, and how she came to hear it.

'What is the meaning of it?' she asked.

'It means that Wollaston and I are no longer friends,' he said.

'You did not deny what he said,' she replied. 'I heard your answer.'

‘Then you will understand I considered it beneath my notice to answer his remark.’

‘Did you meet John Bircholt the night you arrived here so late?’ she asked, as the thought occurred to her.

‘I did.’

‘And you had an altercation with him?’

‘Yes.’

‘And you struck him, that old feeble man?’ she asked bitterly.

‘In the heat of the moment I struck him,’ he replied.

‘It was cowardly,’ she said.

‘I am no coward,’ he replied.

‘But your act was cowardly,’ she said.

‘I decline to discuss the matter,’ he said. ‘I presume I shall hear next that you believe that absurd story about Wollaston’s cheque.’

She made no reply, and he went on.

‘Bircholt was a madman. If you prefer to place belief in his ravings rather than in my denial, I am sorry for your judgment. I am going up to town to-morrow, or, rather, to-day, for I see it is morning. Now Star and Garter has won the Cup, I have satisfied myself for Ascot week. Important business is the reason of my departure.’

She knew it would be useless to try and dissuade

him, and she did not feel constrained to ask him to remain.

She left him and went to her room, convinced that John Bircholt had spoken the truth, and with her respect for her husband shattered. She knew she had never loved Edward Burden, and now her respect for him was dead, she came near to despising him. The image of Bertie Wollaston rose before her, and she deliberately thrust it aside, but it would not be altogether banished from her thoughts.

Left to himself, Edward Burden thought over the events of the day and night, and from them his mind wandered back to the old times in Brisbane, when he was in the bank with Bircholt. He was a sensitive man, and although he affected indifference to what Bertie Wollaston had said, he was far from feeling it. As John Bircholt anticipated, the knowledge that Bertie Wollaston knew what he had done hurt his pride and cut him to the quick. He would know no peace of mind now. The story would not be made public, but Bertie Wollaston knew him for what he was and so did his wife, and they despised him. Haughty and heartless, he suffered much, for to be despised by any man justly struck him in a vital part of his armour of indifference. The thought that Wollaston knew would be ever with him, tormenting him, and pulling down his pride into the dust.

He recollected John Bircholt talking wildly about a golden ruin, and he felt there was much truth in the words. The flaw in his golden pile had cracked the whole structure, and toppled it down with a crash. The gold was still there, the wealth he had amassed a grand reality, and yet it was a golden ruin in which he now stood—for the flaw had been discovered by Bertie Wollaston, and he knew how the wealth had been made.

The strong-room and its contents somewhat refreshed his mind as he thought of them, and he determined to return to town as early as possible, before anyone was about, and gloat over his gold.

Handling the precious metal, he felt he would for a time forget what he did not wish to remember. The anticipation of revelling in his pile of gold made him eager and excited.

He left the house early, unobserved, to catch a train he knew left about half-past seven for Waterloo. He was impatient at the number of stoppages; a special train flying along at a mile a minute would have been too slow for him. It seemed hours to him before he reached Waterloo, where he hastily alighted from the train and took a cab to his office.

No one saw him enter as he went in by the private staircase. He locked the door of his office, and then entered the strong-room, sliding the door to after

him. A feeling of intense relief came over him as he heard the spring of the lock click. Here, at all events, he was alone, safe from molestation, and with the golden god he worshipped.

Drawer after drawer he opened, and with feverish hands scooped up the contents and placed them on the green-covered table. Higher and higher grew the pile, for he had added to his store, and at last the table seemed to groan under its golden weight. The sovereigns were piled up nearly to the top of the lamp which cast a gleam over the room. Thousands upon thousands of pounds of newly-minted gold coins lay upon that table in a bright, brilliant, dazzling heap, and Edward Burden fastened his eyes on the glittering mass and thought :

‘If this is ruin—ruin to my mind and body—it is indeed a golden ruin. I can stand on the ruin, for it is mine, all mine, and there is nothing to equal gold—

“Gold ! gold ! gold ! gold !
Bright and yellow, hard and cold.”’

The words recurred to him again, and he repeated them mechanically. He remembered where he had seen them in the book at his wife’s house at Richmond before he married her.

Bah ! What did it all matter ? He had his gold, and this shining mass was worth more than wife, or

friend, or love, or honour. He sat down before the shining mass with John Bircholt's words, 'Golden ruin, golden ruin,' ringing in his ears.

CHAPTER XXIX.

THE SECRET OF THE STRONG-ROOM.

WHERE was Edward Burden? This was the question asked on the Stock Exchange, and by all who knew him. It was over a week since he disappeared, and no trace of him could be found. He had not been seen at his office, and since he left his house at Sunninghill, during Ascot week, neither his wife nor Bertie Wollaston had heard of him.

Edward Burden was wanted badly on the Stock Exchange. Several companies in which he was interested had suddenly developed a shaky tendency, and the shares had gone down rapidly. His presence would have restored confidence, and had he not been such a rich man, people would have been inclined to think he had done a bolt. There was, however, no necessity for millionaire Burden to leave his heavy liabilities to settle themselves and other people, for he had great resources at his command.

'Where is he?' asked anxious members on 'Change.
'No one has seen him for about a week, and Wol-

laston has been making inquiries about him in all directions.'

This was true. Lydia Burden became more and more anxious as day after day passed and there was no news of her husband. She asked Bertie Wollaston to search high and low for him, and he undertook the uncongenial task for her sake. He had a strong suspicion that Edward Burden had left the country, but he kept it to himself. He knew Edward Burden was sensitive, and the knowledge that his early wrongdoing was known would touch him to the quick. Then these fluctuations on 'Change were likely to cause uneasiness, for, rich man though he was, Bertie Wollaston foresaw a considerable drain upon his resources looming in the distance.

He questioned everyone at the offices, but no one had seen Edward Burden.

At last the commissionaire who always kept guard over Edward Burden's private office suggested, with some hesitation, that the strong-room should be searched.

'It will be a difficult matter to do that,' said Bertie. 'No one knows the secret of opening it but Mr. Burden. Do you suggest that he may have gone in there and something happened to him?'

'I think it probable,' replied the man. 'He was always very agitated and excited after a visit to that

room. There must be something in it of which we know nothing, and I advise you to try and force an entrance.'

'I hardly like to do that,' said Bertie; 'the responsibility is too great.'

He consulted with Lydia Burden, and she thought the room ought to be searched.

'It is the only place where he could hide from everyone in this extraordinary way,' she said.

Bertie Wollaston went to the Detective Office and obtained the services of a reliable man and an inspector of police. They went to Edward Burden's offices, and made an examination of the strong-room; but it completely baffled them, and no trace could be found how to effect an entrance. They sat down puzzled and defeated, until the inspector said:

'I think I can manage it. There's one man I'll back to find out how this business is managed.'

'Who is it?' asked Bertie.

'He's at present confined at the expense of the country,' replied the inspector, with a smile. 'He's a celebrated cracksman—a man who has picked more locks, and opened more safes, than anyone in the country.'

'A professional burglar,' said Bertie.

'Just so, and I know who the inspector alludes to,' said the detective. 'It's Bob Chance.'

'You've hit it. That's the man, if we can get him to do it, and obtain permission for him to leave the prison in our charge.'

The matter was arranged in the course of the day, and Bob Chance, the cracksman, obtained a passing glimpse of the outer world as he was conveyed to Edward Burden's offices.

'This is a rum lay I'm on,' he said: 'going to "burgle" a man's strong-room in company with two police-officers. Strikes me as being funny. What do you think of it?'

'I think you ought to be proud of being recognised as the head of your profession,' said the inspector, with a wink at his companion.

'You're quite sure it will not be brought up in evidence against me next time I'm on my trial?' said Bob Chance.

'Then you intend to resume work when you get out again?' asked the inspector.

'What do you think? It's what I'm itching to be at liberty again for. You ought to remember it's such coves as me what keeps such coves as you going.'

The inspector laughed and said:

'Take my advice, and give it up, Bob. You have brains enough, and skill enough, to make a living honestly.'

'Maybe I have, but there's more fun to be got out of my way of doing it.'

'But look at the risk, and next time it will be penal servitude for you.'

'I'll take my chance,' said Bob.

'Here we are,' said the inspector, as the cab pulled up at Edward Burden's office.

Bob Chance looked round and said :

'I know the place. It's millionaire Burden's office.'

'Been here on business?' asked the inspector.

Bob Chance smiled as he replied :

'Now, do you think it's likely a man of my experience is going to give himself away like that?'

'Don't commit yourself, Bob. Come along, and we'll get to work.'

It was a tough job they had set Bob Chance, but he was interested in the matter professionally.

Bertie Wollaston watched this expert criminal go about his work, and wondered why a man of such evident ingenuity should prefer dishonesty to honesty.

Bob Chance felt carefully all over the wall of the strong-room, but discovered nothing to help him in solving the difficulty of opening it.

'There's a sliding door,' he said, after a second examination. 'I'm quite sure of that, but the fellow who designed this must be a clever one.'

'Mr. Burden's own design,' said the commissioner who was present.

'No wonder he made a fortune,' said Bob Chance. 'Clever man, and deep, very deep, not to say artful.'

All the time he was talking Bob Chance was carefully observing every part of the space before him, and at last he said :

'There's no chance of picking the lock as I can see.'

'Have a good try,' said the inspector, producing a large bunch of skeleton keys.

'These once belonged to me,' said Bob Chance, handling them fondly.

'Recognise them again, eh?'

'Oh yes ; I made several of 'em myself.'

Bob Chance had found the carefully-concealed keyhole, and tried first one key and then another.

'There's some knack in turning the lock,' he said, 'or this one would open it.'

He turned the key first one way and then another, Bertie Wollaston and the others watching him closely.

'I've got it!' said Bob Chance exultingly, and they heard the snap of the lock as the bolt shot back. He then pushed back the door, and a strange sight burst upon the view of the astonished men.

In the centre of the strong-room stood the table, piled up with sovereigns. All round the room the

drawers stood open, most of them empty, but a few still full of sovereigns.

Seated at the table, his arms outstretched on the golden pile, his body bent forward, and his face buried in the gold, was Edward Burden. The sight of so much gold astonished them all, and they were some minutes before they recovered from their surprise.

‘That’s the strangest sight I ever saw,’ said the inspector. ‘Is he dead?’

Bertie Wollaston stepped into the room, and put his hand upon the shoulder of the man he had once considered his best friend. There was no movement in response to Wollaston’s touch, and there was a deadly cold feeling about Edward Burden’s body.

The inspector entered the room and assisted Bertie Wollaston to lift Edward Burden into an upright position. The body was stiff, and they had some difficulty in doing as they wished. Eventually they succeeded, and then saw Edward Burden’s face was of a dull leaden colour, and marked in several places by the coins upon which it had been lying. He was dead, and must have been so for several days.

They carried the body into the outer room, and laid it on the sofa.

Bertie Wollaston felt sorry for Edward Burden’s untimely death and the manner of it. He was lost

in wonder at the vast accumulation of gold in the strong-room, and thought how strange it was for the rich man to die in the midst of the golden pile he had built up. He had a task now to perform from which he shrank, for it was necessary he should let Lydia Burden know what had happened at once.

Leaving the inspector in charge, and locking the door of the strong-room, he went away on his dismal mission.

Bob Chance, with many sighs and regrets that he had never had the opportunity of 'cracking such a crib as that,' was taken back to durance vile.

The news of Edward Burden's strange death quickly spread, and caused something like a panic amongst speculators.

Bertie Wollaston reached Burden's house before Lydia had heard the news, and in a calm quiet way informed her of what had happened. She was much affected at the sad end of the man she once thought she loved, and married in that belief.

The inquest on Edward Burden's body disclosed the fact that he died from heart disease, and that death must have been sudden and painless. Sensational accounts of how the millionaire was found dead, amidst thousands upon thousands of newly-minted sovereigns, appeared in the papers.

The funeral was attended by an enormous crowd,

and Edward Burden's exit from the world caused a profound sensation.

The numerous undertakings in which he had been engaged caused much heart-burning and lamentation on the part of people who had placed implicit confidence in him, and who now discovered at whose expense the millionaire had amassed his fortune.

There was much abuse of, and very little sympathy for, the dead man. His wealth only embittered men the more against him.

Edward Burden left the whole of his money to his wife, but she refused to touch it until all who had claims upon him were satisfied in full.

Bertie Wollaston helped her considerably during the trying months after her husband's death. There was so much to be done, and so many claims to be considered.

The golden pile from the strong-room was deposited in the Bank of England, and considerable inroads were made upon it to satisfy the men who clamoured for money due to them. Many of these claimants had but shadowy titles to their demands, but Lydia Burden wished all to be satisfied if possible.

'His money will never bring happiness to me,' she said to Bertie Wollaston; 'for I know how it was made, and how the first false step was taken.'

‘You believe poor Bircholt’s story?’ he asked.

‘I do; and I think he was an ill-used, much-wronged man. He is at rest now, poor fellow! and he deserved a better end. My husband soon followed him. I wonder if they will meet in the other world, and, if so, whether all will be well between them.’

CHAPTER XXX.

A NEW LIFE.

EDWARD BURDEN’S millions dwindled down until only a comparatively small fortune was left his wife. She was glad of this, for she did not wish to benefit by the wealth he had amassed. Strange to say, the more money she had to pay away on behalf of Edward Burden, the more relieved she felt, and people wondered at it.

Money, however acquired, possesses irresistible attractions to the bulk of mankind, who thirst for gold, and never quench it. Much would have more, and it was this grasping after gold that brought Edward Burden to an untimely end. The excitement he experienced during those hours he spent alone in the strong-room reacted upon a constitution not over robust and weakened the action of the heart.

It proved indeed a golden ruin to Edward Burden, this wealth he had piled up, and finally crushed him down, and sent him unhonoured to his grave. To him gold proved more powerful than life. He knew how dangerous was the fascination gold had for him, and he deliberately encouraged it at the sacrifice of his health.

The millionaire is not always the happy man he is supposed to be. His wealth, if abused, brings ruin to his constitution, unhappiness in his home, distrust in the busy world outside. It is hard for a man to be contented with his lot when he has failed in the battle of life through no fault of his own. It is much easier to talk about being contented than to feel contented.

Edward Burden was a discontented man, and he might have been a happy man, had he not sold himself to that golden devil which destroyed him.

For Lydia Burden a new life commenced after her husband's death. She did not grieve for him as she would have done had her faith in him not been shattered. She pitied his wasted life, but could do no more. Her work occupied her time fully, and she loved it.

The dawn of a new love was in her heart, and Bertie Wollaston watched it glow and grow, eagerly anticipating the time when he might venture to ask her to be his wife.

His love for her was strong and sure, the more so for having been kept in subjection when he knew it would be wrong to declare it. He was not a rich man, merely the possessor of a few thousands, but he felt that with Lydia for his wife he could win a place for himself in the ranks of successful men.

Lydia Burden knew he loved her, and that she loved him, and she was happy in the knowledge. She knew now that if Bertie Wollaston had not told her of his engagement to Maud Bircholt, she would never have married Edward Burden. The knowledge that Bertie Wollaston was engaged urged her on to accept Edward Burden's offer. Looking back over her married life, she saw it had been a hollow sham, and that her husband had never really loved her, nor had she loved him. Marriage without love means, ordinarily, unhappiness, although there may be marriages of convenience which result satisfactorily.

Lydia Burden's new book, written after her husband's death, proved to be one of her best, and enhanced her reputation. She found now she could write much more fluently than when Edward Burden was alive. His presence seemed to kill romance, and deaden her powers of invention. There was nothing romantic about Edward Burden: his was a life devoid of such elements, and wholly devoted to gaining wealth. Had he not taken that first false

step, his career would probably have been far different. The knowledge of what he had done, although he argued it was permissible and justifiable, must have overshadowed his life. When a man commits a wrong, and he has sole knowledge of it, he may not feel it keenly, but in the end it will force itself upon his memory, until the burden becomes almost unbearable. A wrong confessed is half atoned, and it is far better to plead for forgiveness than to conceal the error.

It so happened that Edward Burden's act did not injure Bertie Wollaston materially, although it sullied their friendship. A wrong can be righted, but the fact remains for ever that the wrong was committed.

Edward Burden's golden ruin should be a warning to men who take risks to make gains—that is, risks in which others may suffer for their folly.

A man may risk what he possesses, but he ought not to risk what other people possess without their knowledge. Edward Burden did this, and paid the penalty, as such men assuredly must some day.

* * * * *

Two years after Edward Burden's death Lydia and Bertie Wollaston were married. The contrast between her former married life and her present state came vividly before her, and she wondered more and more

that she ever accepted Edward Burden for her husband.

Bertie Wollaston, with Lydia's help, took over Edward Burden's horses, and left them in Andrews's hands. The winnings over Star and Garter he turned to good account, and the stud he was forming seemed destined to be a complete success, and, for once in a way, profitable. Lydia wished him to lead a country life, and he was nothing loath to comply with her desire.

In time the charm of maternity was added to Lydia's other attractive qualities, and she quickly proved what an excellent mother she was.

One morning as Bertie Wollaston was going the rounds of his stud farm, he saw a gaily-painted caravan coming along the country lane at an easy rate. Something about it seemed familiar to him, and he waited until it drew nearer. He then recognised in the man sauntering along by the side of the horse Joe Ball, and in the rear of the van came Kiddy, who had grown into a smart young boy.

'Hallo, Joe!' shouted Bertie. 'I did not know you frequented these parts.'

Joe Ball called to the horse, and stopped the progress of the caravan.

'Blest if it ain't Mr. Wollaston!' he said.

Bertie was soon in the road and patting Kiddy on

the head, and congratulating Joe Ball and his wife on their turn-out.

‘Smarter than ever,’ said Bertie. ‘You have made many improvements, I see.’

‘Yes, thanks to poor Mr. Bircholt’s money,’ said Polly. ‘We often think of the old gent, and Kiddy remembers him quite well.’

‘That he do,’ said Joe, ‘and so do us all. We always calls and has a peep at his grave when we passes the churchyard.’

‘And do you often go that way?’ asked Bertie.

‘’Bout twice a year, I reckon,’ said Joe. ‘I tidies it up a bit when I’m there.’

Bertie’s conscience pricked him, and he vowed he would see that John Bircholt’s last resting-place needed no more ‘tidying up’ at the hands of Joe Ball.

‘Be this your place?’ said Joe, waving his hand around comprehensively.

‘This is my stud farm,’ said Bertie, with a smile.

‘Any rabbits abart here?’ said Joe.

Polly gave him a warning look, which he totally disregarded, much to Bertie Wollaston’s amusement.

‘Plenty of them,’ replied Bertie. ‘If you carry a gun, you can shoot a few.’

‘I’ve got a gun,’ said Joe. ‘It’s under the mattress—Kiddy might get at it, yer sec.’

Bertie laughed as he replied :

‘I see, Joe. Just as well to keep it out of sight ; other people might see it besides Kiddy.’

They chatted for some time, and then Joe Ball and his belongings proceeded on their way.

In a very short time Bertie Wollaston heard a couple of shots fired, and said to himself, with a smile :

‘That’s Joe bagging his dinner. He’s welcome to the rabbits, for he’s a real downright good-hearted fellow, and I wish him luck.’

Joe Ball’s caravan frequently came down the lane past Wollaston Stud Farm, and the sound of his gun being fired was quite familiar.

‘Leave a few rabbits, Joe, there’s a good fellow,’ said Bertie one morning as he saw him pass.

‘Right you are, sir ; I’ll not be round here for another month.’

Joe Ball was as good as his word, but when he came round again at the end of the month he made up for lost time amongst the rabbits venturing too near the boundary of Wollaston Stud Farm.

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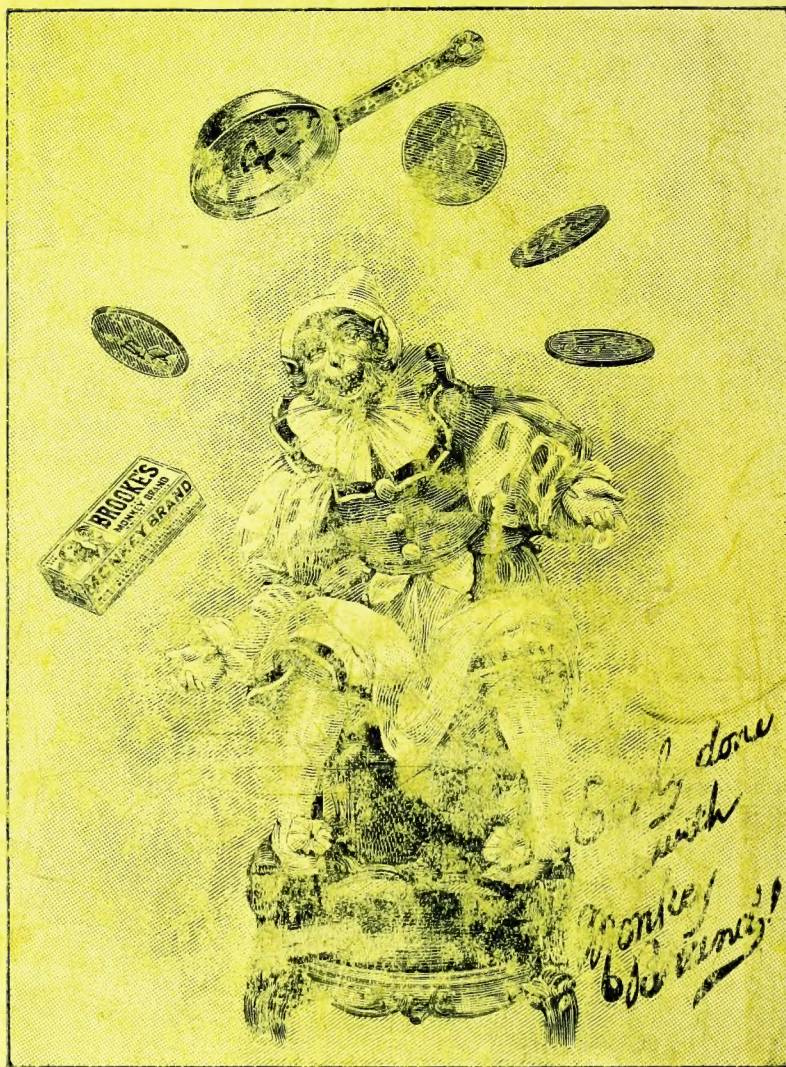


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